

Housing Element
of the
General Plan

CITY OF MOORPARK

October 1989

I hereby certify, under penalty of perjury, that the attached is a true and correct copy of the original document which is on file in this office.

Executed on 11/7/89
at Moorpark, California.

Lillian E. Kellerman
City Clerk

RESOLUTION NO. 89- 620

A RESOLUTION OF THE CITY COUNCIL OF THE
CITY OF MOORPARK ADOPTING THE HOUSING
ELEMENT OF THE GENERAL PLAN OF SAID CITY

WHEREAS, a Draft Housing Element has been prepared for the City of Moorpark, is hereby designated as Exhibit A, and is incorporated herein by reference as if fully set forth;

WHEREAS, the City Council considered the Draft Housing Element at public hearings held on July 19 and September 13, 1989; and

WHEREAS, the Planning Commission considered the Draft Housing Element at its meetings of April 17 and May 1, 1989; held a public hearing on June 5, 1989; and adopted a resolution on June 19, 1989, recommending that the City Council approve the Negative Declaration and adopt the revised Housing Element as an official element of the General Plan; and

WHEREAS, the City Council after review and consideration of the Negative Declaration has found that the adoption of the Housing Element will not have a significant effect on the environment; and

WHEREAS, the City Council has considered the findings of the State Department of Housing and Community Development dated June 15, 1989, prior to final adoption of the Housing Element; and

WHEREAS, at its meeting of September 13, 1989, the City Council closed the public hearing and directed staff to make certain changes to the text of the Draft Housing Element and to prepare a resolution for the City Council's decision;

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF MOORPARK, CALIFORNIA, DOES RESOLVE AS FOLLOWS:

SECTION 1. Pursuant to the provisions of the California Environmental Quality Act (Division 13 of the Public Resources Code of the State of California, beginning at Section 21000) the City Council of the City of Moorpark approves the Negative Declaration.

SECTION 2. The City Council does hereby find that the Draft Housing Element does address all of the content requirements as set forth in Section 65583 of the California Government Code.

SECTION 3. The City Council does hereby acknowledge that the findings of the State Department of Housing and Community Development, dated June 15, 1989, were considered by the Council prior to final adoption of the Draft Housing Element.

SECTION 4. The City Council does hereby find that the Draft Housing Element is consistent with the other General Plan elements.

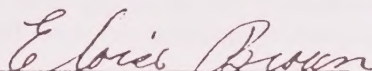
SECTION 5. That it is the City Council's intention that the Housing Element be reviewed again when the City's Land Use and Circulation Elements are revised, in conjunction with the current General Plan Update and when the 1990 Census data becomes available.

SECTION 6. That the City Council hereby approves the Negative Declaration and adopts the September 1989 Draft Housing Element (Exhibit A) as an official element of the General Plan of the City of Moorpark.

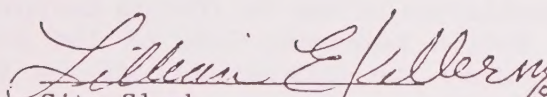
The action with the foregoing direction was approved by the following roll call vote:

AYES: Councilmembers Harper, Lawrason, Montgomery, Perez and
Mayor Brown
NOES: None
ABSENT: None

PASSED, APPROVED, AND ADOPTED THIS 18TH DAY OF OCTOBER, 1989.


Eloise Brown, Mayor

ATTEST:


City Clerk

I hereby certify, under penalty of perjury, that the attached is a true and correct copy of the original document which is on file in this office.

Executed on 11/7/89
at Moorpark, California.

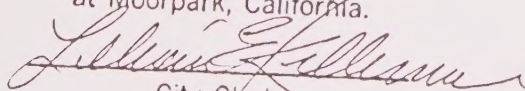

City Clerk



TABLE OF CONTENTS

SECTION	PAGE
I. INTRODUCTION	
A. BACKGROUND.....	3
1. Purpose of Housing Element.....	3
2. Consistency with Other General Plan Elements.....	4
3. Public Participation and Adoption.....	6
B. PREVIOUS HOUSING ELEMENT.....	6
C. AMENDED HOUSING ELEMENT REQUIREMENTS.....	6
II. HOUSING NEEDS ASSESSMENT	
A. CONDITION OF THE EXISTING HOUSING STOCK.....	11
1. Previous Housing Condition Survey.....	11
2. 1989 Housing Condition Update.....	12
B. HOUSING ASSISTANCE NEEDS OF RESIDENT HOUSEHOLDS.....	13
C. SPECIAL HOUSING NEEDS.....	13
1. Handicapped Households.....	14
2. Overcrowded Households.....	15
3. Large Households.....	16
4. Female Head of Households.....	16
5. Senior Citizen Population.....	17
6. Farmworker Households.....	17
7. Homeless Population.....	18
D. PROJECTED HOUSING NEEDS.....	19
1. Introduction.....	19
2. Population Trends.....	19
3. Employment Trends.....	19
4. Share of Regional Housing Need.....	23
5. Energy Conservation in New Housing.....	29
III. RESOURCES AND CONSTRAINTS ANALYSIS	
A. INTRODUCTION.....	33
B. INVENTORY OF SUITABLE SITES.....	34

C.	GOVERNMENTAL FACTORS ANALYSIS.....	38
1.	Land Use Controls.....	38
2.	Building Codes.....	41
3.	Site Improvements.....	41
4.	Fees.....	41
5.	Processing and Permit Procedures.....	45
6.	Measure F.....	45
D.	MARKET CONSTRAINTS.....	54
1.	Introduction.....	54
2.	Housing Prices.....	54
3.	Cost of Land and Construction.....	56
4.	Financing Availability.....	56
IV.	PROGRESS REPORT	
A.	INTRODUCTION.....	59
B.	1986 HOUSING ELEMENT PROGRAM DESCRIPTION AND STATUS.....	59
V.	HOUSING PLAN AND PROGRAM	
A.	FUTURE FIVE-YEAR HOUSING PROGRAM.....	67
1.	Overall Community Goals.....	67
2.	Housing Improvement and Maintenance Goals, Policies, and Objectives.....	68
3.	Housing Production and Assistance Goals, Policies, and Objectives.....	71
4.	Removal of Governmental Constraints Goals, Policies, and Objectives.....	77
5.	Promotion of Equal Housing Opportunities Goals, Policies, and Objectives.....	78
B.	FUTURE FIVE-YEAR PROGRAM SUMMARY.....	80
1.	Housing Stock Improvement.....	80
2.	Housing Production.....	81
3.	Housing Assistance.....	81
C.	SUMMARY OF PLANNING OBJECTIVES.....	84

LIST OF TABLES

TABLE	PAGE
Table 1: City of Moorpark: Composition of the Housing Stock--January 1988....	12
Table 2: City of Moorpark: Existing Housing Need by Income and Tenure--1987..	13
Table 3: City of Moorpark: Population Trends--1984 to 1989.....	20
Table 4: City of Moorpark: Share of Sub-Regional Population Growth--1984 to 1989.....	21
Table 5: City of Moorpark: 1980 to 2010 Population Forecast for the Growth and Non-Growth Areas.....	22
Table 6: Ventura County: RHNA Household Growth.....	25
Table 7: Ventura County: RHNA Growth Rates--Ventura County--1-88 to 7-94....	26
Table 8: Growth Rates 1985 to 1989.....	27
Table 9: City of Moorpark: Revised Share of Regional Housing Need 1-88 to 7-94.....	28
Table 10: Undeveloped Properties Planned for Multi-Family Development.....	35
Table 11: Potential Multi-Family Housing Sites.....	36
Table 12: Ventura County: Growth Management Limits by City--1988.....	47
Table 13: Housing Demand Absorption in Ventura County for Single Family Detached Housing--1987 and 1988.....	48
Table 14: Inventory Summary: Ventura County--April 1988.....	50
Table 15: Ventura County: Housing Units Remaining in Approved Residential Developments: September 1987 and August 1988.....	51
Table 16: City of Moorpark: Possible Increase in Housing Supply Based on County of Ventura Population Forecasts--1985 to 2000.....	53
Table 17: City of Moorpark: Sales Price Distribution of Housing in the New Home Market--1988.....	55

LIST OF CHARTS

<u>CHART</u>	<u>PAGE</u>
Chart 1: Residential Zoning Districts.....	39
Chart 2: Moorpark Fee Schedule.....	42
Chart 3: Progress Report: City of Moorpark Housing Program.....	60

LIST OF FIGURES

<u>FIGURE</u>	<u>PAGE</u>
Figure 1: Moorpark Redevelopment Project--Project Area Map.....	85
Figure 2: Potential Housing Sites.....	87

I. INTRODUCTION

1
Introduction

A. BACKGROUND

1. Purpose of Housing Element

The purpose of the Housing Element is to demonstrate that the City identifies local housing problems and needs and takes steps to mitigate and alleviate these needs and problems for all economic segments of the community. Another key purpose of the Housing Element is to contribute to meeting the State housing goal as stated below:

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order. (Government Code Section 65581)

Statewide interest in local housing elements are influenced by legislative policy and intent of Article 10.6 of the Government Code. Section 65581 contains the following declarations which describe the Legislature's intent in enacting the most recent revisions to the housing element law:

(a) To assure that counties and cities recognize their responsibilities in contributing to the attainment of the state housing goal.

(b) To assure that counties and cities will prepare and implement housing elements which, along with federal and state programs, will move toward the attainment of the state housing goal.

(c) To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goal and regional housing needs.

(d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.

(e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

2. Consistency with Other General Plan Elements

The goals, policies and objectives of this Housing Element are considered consistent with the City's other General Plan Elements (Land Use; Circulation; Safety; Noise; and Open Space, Conservation and Recreation). In particular, the following Land Use Element goals and policies are considered consistent with the Housing Element:

a. Urban Form

Goal 3: To promote revitalization and rehabilitation of deteriorating residential, commercial and industrial areas where desirable and compatible with surrounding land use.

Policy 3: Promote methods of revitalizing and rehabilitating deteriorating areas.

b. Residential

Goal 1: To provide for all residents of Moorpark a safe, healthy, stable and pleasant living environment with economically and socially diversified residential neighborhoods.

Goal 3: To provide residential developments with properly planned and adequate services and facilities.

Policy 1: Encourage a variety of housing densities and varying densities within developments.

Policy 4: Encourage residential development with properly planned and adequate public services.

Policy 6: To provide a range of residential densities which will ensure a variety of housing types to the residents of Moorpark.

c. Energy

Goal 1: To promote energy conservation including land use patterns minimizing energy consumption.

Policy 3: Encourage the adoption of building standards which minimize energy loss and maximize the utilization of solar and other alternate non-polluting energy forms including:

- a. efficient thermal insulation
- b. double glazing
- c. appropriate orientation of window surface and roof areas in relation to the sun
- d. appropriate planting of evergreen and deciduous shade trees
- utilization of highly energy efficient appliances
- e. utilization of highly energy efficient appliances
- f. supplemental solar space and heating systems

d. Housing

Goal 1: To provide adequate housing to meet the needs and desires of all residents.

Goal 2: To preserve desirable neighborhoods through conservation, rehabilitation, and renewal of housing.

Goal 3: To provide for adequate, sound, and well designed housing.

Goal 4: To promote higher standards of design and construction for all permanent structures.

Goal 5: To provide housing opportunities for all segments of the population and for a variety of economic levels in proximity to jobs, schools and shopping facilities.

Goal 6: To promote viable, safe residential neighborhoods.

Goal 7: To promote upgrading and maintenance of existing housing.

Goal 8: To create housing profiles which enhance community stability.

Policy 1: Encourage development of housing for all segments of the community.

Policy 2: A diversity of housing unit types and lot sizes should be provided to meet various housing needs.

Policy 3: Densities that will accommodate multiple units should be designated on the plan.

Policy 4: Encourage design standards that will promote housing units which are soundly constructed and are energy efficient.

Policy 5: Examine methods of upgrading and maintaining existing housing units.

Policy 6: Encourage a development mix which will provide for the diverse needs of the community.

Policy 7: To encourage rehabilitation and code enforcement for the preservation of neighborhood quality.

Policy 8: To provide for adequate, sound and well-designed low-income housing in accordance with demand.

Policy 9: To revitalize depressed areas with maximum neighborhood participation.

Policy 10: To ensure that due regard is given to the types, densities and the appearance of all housing developments so that necessary needs are met and a harmonious relationship exists between adjoining uses, natural features and the total environment.

3. Public Participation and Adoption

The City has made a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element. The Planning Commission held two public hearings and the City Council will discuss the Housing Element at one or more public hearings prior to adoption. The City places all public hearing notices in a newspaper of general circulation in the City of Moorpark. In addition to the standard public hearing notice, the City ran two one-eighth page ads in the Moorpark Mirror in an attempt to increase public participation.

B. PREVIOUS HOUSING ELEMENT

On June 2, 1986, the City Council adopted its first Housing Element. That adoption by the City Council followed a series of public workshops and hearings by the Planning Commission and consideration of the review comments of the State Department of Housing and Community Development which were transmitted to the City on January 8, 1986. The Housing Element, which was adopted over three years ago, incorporated a program encompassing the areas of housing production, improvement and maintenance. A review of the progress made by the City to implement that program is explained in Section IV of this updated Housing Element.

C. AMENDED HOUSING ELEMENT REQUIREMENTS

When Article 10.6 of the Government Code was originally enacted by the State Legislature in 1981, a mandatory schedule was established for periodic updating of local housing elements. For cities located in the region of the Southern California Association of Governments (SCAG), an update of adopted housing elements is required no later than July 1, 1989.

Local Housing Elements must incorporate "share of regional housing need" figures as indicators of housing production and assistance needs within a city. These need figures, too, are revised by regional planning agencies every five years, as required by State law. On December 19, 1988, SCAG adopted "regional share" numbers for local jurisdictions within its region. It is necessary for the City of Moorpark to include these numbers in the updated Housing Element.

In addition to the two foregoing requirements, an amended Housing Element also must provide a written description of the progress made towards implementation of the previously adopted document. The City's progress report is contained in Section IV of the Housing Element as a foundation for both the Housing Plan (i.e., goals, policies and objectives) and the Housing Program.

Besides the above, this amended Housing Element also must incorporate any other legislative or judicial decisions affecting the preparation of Moorpark's Housing Element. The most important of these factors contributing to the need for an update is the State Attorney General's opinion, rendered in September 1987, regarding the scope of analysis for a site suitability analysis:

The determination of a locality's share of the regional housing needs by a COG must include both the existing and projected housing needs of the locality. The availability of suitable housing sites must be considered based not only upon the existing zoning and land-use restrictions of the locality but also based upon the potential for increased residential development under alternative zoning ordinances and land-use restrictions.

The Inventory of Suitable Sites discussion in this Housing Element has been updated in response to the State Attorney General opinion given above.

II. HOUSING NEEDS ASSESSMENT

A. CONDITION OF THE EXISTING HOUSING STOCK

As of January 1989, the City of Moorpark had a housing stock consisting of almost 7,500 dwelling units. As noted in Table 1, the State Department of Finance estimates that the City's housing supply encompasses 7,484 dwelling units: 6,165 (82.4%) single-family dwellings, 189 (2.5%) mobile home units, 234 (3.1%) housing units in duplex to 4-plex structures, and another 896 (12%) dwellings in structures containing five or more units.

1. Previous Housing Condition Survey

The standards used by the City in the 1985 Housing Element survey to assess the condition of the housing stock were as follows:

Excellent: New structures, generally less than 20 years old, that were well-maintained.

Good: These structures had only slight, non-structural defects which could be corrected with regular maintenance. There was generally only a need for paint or other weather protection. Yard areas were well maintained.

Fair: Repairs had been deferred to the point that deficiencies were not correctable with normal maintenance. Porches and steps were generally sagging and unsafe. Exterior walls had holes and or the siding was pulling away from the supporting frame members. Exterior window frames were deteriorated and rotting. Exterior yards had extensive accumulations of rubbish and weeds.

Poor: The unit contains one or more major structural defects which jeopardizes the structural integrity of the entire unit. Apparent that the structure was originally inadequately constructed or subsequent changes to the unit created hazardous conditions.

With few exceptions, the housing units in the neighborhoods that were surveyed in 1985 showed limited visible signs of dilapidated or deteriorated structural conditions. Of the 800 housing units encompassed by the survey, 89 or 1.1% were in need of rehabilitation or replacement. Assuming that the balance of the stock in 1985 was in adequate condition, the dwelling units in need of improvement represented only 2% of the entire stock ($89 \div 4,361 = 2\%$).

TABLE 1

CITY OF MOORPARK: COMPOSITION OF THE
HOUSING STOCK--JANUARY 1989

Number of Units in Structure	Housing Units	Percentage Distribution
Single	6,165	82.4
2 to 4	234	3.1
5 or more	896	12.0
Mobile Homes	189	2.5
	7,484	100.0%

Source: State of California, Department of Finance, Population Research Unit, "Ventura County Population Estimates," January 1, 1989.

2. 1989 Housing Condition Update

The housing stock in Moorpark is relatively new with over 50% of the units built since 1983. Almost 80% of the City's housing stock was built less than 35 years ago, and prior to 1950 fewer than 250 units had been constructed.

As noted earlier, a survey of housing conditions was conducted in 1985. All units more than 10 years old were included in the survey. Because such a large percentage of the City's housing was built recently, few neighborhoods exhibit signs of deterioration. Of the 800 units surveyed in 1985 only 89 were considered to be in need of rehabilitation or demolition. Since that time, six units have been rehabilitated and six have been demolished.

A more recent survey of housing conditions in Moorpark has been conducted. A Redevelopment Plan approved by the City in June 1989 identifies that there are a total of 240 deteriorated residential structures in the redevelopment area (Figure 1) which require rehabilitation. In addition, the Redevelopment Plan identifies that there are eight dilapidated structures in the redevelopment area which are candidates for demolition.

Deteriorated units are concentrated in the areas of Virginia Colony, downtown and Walnut Canyon. Code enforcement staff is engaged in an intensive effort to improve the downtown area, supported by local community groups. Typical problems in these three areas consist of substandard dwellings and illegal structures.

B. HOUSING ASSISTANCE NEEDS OF RESIDENT HOUSEHOLDS

In the 1988 Regional Housing Needs Assessment (RHNA), existing need is defined as the number of resident lower income households paying 30% or more of their income for housing. Previously, the same definition had been used in the 1983 Regional Housing Needs Model. The 1980 Federal Census was the primary data source for both the 1983, Regional Housing Needs Model and RHNA.

According to the RHNA, there are 960 resident lower income households paying 30% or more of their income on housing costs. This number equals 14.4% of Moorpark's total resident households. The income and tenure distribution of these 960 lower income households is listed below:

TABLE 2
CITY OF MOORPARK: EXISTING HOUSING NEED
BY INCOME AND TENURE 1987

	Owner	Renter	Total
Very Low Income (0-50% of median income)	186	414	600
Low income (50% - 80% of income)	174	186	360
Total	360	600	960

Source: Southern California Association of Governments, 1988 Regional Housing Needs Assessment for Southern California, Housing Needs Assessment for Southern California, December, 1988

C. SPECIAL HOUSING NEEDS

Section 65583 of the Government Code states that a Housing Element shall contain an analysis of special housing needs such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.

The State Department of Housing and Community Development has explained how special housing needs differ from other housing needs in the following terms:

Special housing needs are those associated with relatively unusual program responses, such as preservation of residential hotels or the development of four-bedroom apartments. *

Limited statistical data is currently available related to special housing needs in the City of Moorpark. Because the City was not incorporated until 1983, the 1980 Census contains limited information. Also, the population in Moorpark has almost tripled since the 1980 Census. This section of the Housing Element should be updated when the 1990 Census information becomes available.

1. Handicapped Households

Households with one or more members who have physical handicaps sometimes require special design features in the housing they occupy. Some, but certainly not all, handicapped households also have housing assistance needs. The focus of handicapped households as a special need segment is primarily on their number and economic situation.

One research study has stated the following with regard to the needs and problems of the disabled and handicapped population:

The major housing problems of disabled people are the lack of affordable accommodations and inadequate accessibility to newly built or existing housing. These basic problems are caused by a variety of factors: a) subtle, or not so subtle, discrimination; b) lack of understanding and sensitivity to the needs of the disabled; c) lack of financial resources and incentives available to those who want to make their buildings accessible and; a) lack of knowledge as to how accessibility can be improved. **

* State Department of Housing and Community Development, "Housing Element Questions and Answers." (March 1984).

** The Center for Independent Living Inc., Berkeley and the Northern Section, Cal Chapter of the American Planning Association, A Guidebook on the General Plan and Disabled, June 1981.

General solutions include: a) public recognition and commitment to correcting the problems; b) education of and dissemination of information to the public and building owners; c) modifications to existing codes and regulations; d) enforcement of existing laws and regulation; and e) increased financial assistance for housing programs.

With respect to handicapped households, the 1980 Census contains data on persons who have physical disabilities that are work and/or public transportation related. According to the 1980 Census, there were 350 persons residing in Moorpark with physical conditions that imposed a handicap to work and/or transportation mobility. This number translates to a percentage figure of 4% of the City's population in 1980 ($350 \div 8,724 = 4\%$). An updated estimate of 997 handicapped persons would be derived by application of the 1980 "handicapped population" percentage (4%) to the 1989 population (24,912). However, using a straight figure percentage may overstate current conditions and, for this reason, the mid-point figure between 350 and 997 was selected for estimating purposes. Thus it is estimated that there are approximately 673 persons with handicapped conditions as of 1989 in the City of Moorpark.

2. Overcrowded Households

Overcrowding is defined as housing units with 1.01 or more persons per room. In 1980, according to the Federal Census, there were 210 households living in overcrowded conditions in Moorpark. A household is defined as any group of related or unrelated persons living together in the same residence. The 1980 Census provided an estimate of 2,597 resident Moorpark households, thus, 8.1% ($210 \div 2,597$) of the City's households experienced overcrowded living conditions in 1980. No tenure information was provided in the 1980 census related to overcrowded households in Moorpark. Based on City Code Enforcement records, the majority of the overcrowding complaints received since 1987 were for units that were being rented out.

This "overcrowding rate" is high if it were applied to the population moving to Moorpark in the 1980s. Most of the new supply in the City is detached, single family houses designed to accommodate the space and other functional needs of expanding families. Consequently, the magnitude of overcrowded households probably has increased marginally since the last Federal Census was completed. Therefore, for updating purposes, it is estimated that there are $250 \pm$ households residing in overcrowded conditions in Moorpark as of mid-year 1989.

3. Large Households

There are a significant number of families with young children residing in Moorpark. The special housing need for large households of more than four persons is for units with larger living space to avoid an overcrowded situation. While most of the newer housing units in the City are single-family homes designed to accommodate the space requirements of expanding families, the lower income households often cannot afford the larger homes with sufficient rooms to minimize overcrowding. When the 1990 Census data is available, the number of households with more than four persons per unit should be quantified. The State Department of Finance's May 1989 Population and Housing Estimate identifies that Moorpark has an average of 3.394 persons per household, which is higher than any other city in Ventura County. This number is derived by dividing the estimated total household population (24,908) by the number of occupied housing units (7,339).

4. Female Head of Households

Demographic, social and economic conditions have combined to generate a demand for independent living quarters by households headed by females. Evidence from the 1980 Census of Population seems to confirm the consequences of this trend. As noted earlier, a household is defined as a group of related or unrelated persons living together in the same residence. According to the 1980 Census, there were 240 households reported to be headed by a single, female householder which equaled 9% of all the City's households in 1980.

Because of the high cost of single-family residences and the fact that over 80% of the existing housing stock in the City consists of single-family residences, the number of female head of households is not expected to have increased significantly since the 1980 Census. The number of female head of households in 1989 is, therefore, estimated to be 300 \pm . The Housing Element should be updated to include a more accurate figure for female head of households when the 1990 Census data is available.

5. Senior Citizen Population

A "senior citizen" is defined as a person 60 years in age or older. Many senior citizens have fixed incomes and experience financial difficulty in coping with rising housing costs. The financial capacity for coping with increased housing costs depends heavily on tenure; that is, the owner or renter status of the elderly households. With infrequent and small increases in income and potentially large gains in housing costs, the senior renter is at a continuing affordability disadvantage compared to the senior owner. No specific tenure information is currently available for the senior citizen population in Moorpark.

According to the 1980 Census, there were only 352 persons or 4% of the entire City's population in the senior citizen population age group. At that time, the City's population was predominantly clustered in two age categories: under nine years of age and 25 to 34 years age. If seniors now were the same proportion of the total population as in 1980, there would be 900± resident senior persons. However, it is unlikely that seniors are this high a percentage of the entire population because: 1) Only one senior housing project (22 units) has been constructed in the City since 1980; 2) most of Moorpark's population was in the "youth" age group which means that not many of the City's population would have "aged" to the seniors group; and 3) 31 new housing tracts built during the past eight years have been designed primarily to meet the space, yard and additional needs of younger, growing families. Thus, it is estimated, for purposes of this 1989 Housing Element, that there are 400 senior citizens residing in Moorpark.

The Housing Element should be updated to include more accurate population data for senior citizens, including tenure information, when the 1990 Census data is available.

6. Farmworker Households

This is the sixth special needs category. Based on the 1980 Census and the City's Housing Assistance Plan there are estimated 102 farmworker households within the City of Moorpark that have been identified as needing housing assistance. A "farmworker" is defined as any person engaged in rendering personal services for hire and compensation in connection with the production or harvesting of any farm products.

The Housing Element should be updated to include a more accurate estimate of the total number of farmworkers and farmworker households, within the City of Moorpark, when the 1990 Census data is available.

7. Homeless Population

The increasing number of homeless persons is an issue that has received national attention in recent years. Due to the gravity of the problem, the state housing law now requires localities to include in their housing program an identification of adequate sites to address the need for emergency shelter and transitional housing. This is to be accomplished by January 1, 1988, or the next periodic review of the Housing Element, whichever is later. The State Department of Housing and Community Development will require the specified site identification, based upon the locality's determination of need for emergency shelter or transitional housing, or the housing program must include an action to rezone the site(s) for these uses within the planning period of the element.

At present, the County of Ventura does not have the specific data on the number of homeless people in the Moorpark area. In 1988, the City of Moorpark's code enforcement officer completed a survey of service agencies in order to obtain data regarding the homeless population in Moorpark. That survey identified that the Zoe Christian Center, located in Oxnard, had no specific data relative to the City of Moorpark, and that the County Sheriff's Department knew of no homeless persons in Moorpark.

In 1988, Catholic Charities in Moorpark estimated that there were approximately three homeless persons in the City. To meet this need, Catholic Charities has a very active program to serve the needs of the homeless. They provide Housing Authority vouchers for overnight accommodations, rental assistance, revolving loan funds and funds for lodging.

D. PROJECTED HOUSING NEEDS

1. Introduction

This section of the Housing Element discusses the various factors which induce a demand for housing. The factors include a review of population and employment trends as well as the City's "share of regional housing need."

2. Population Trends

The City of Moorpark was incorporated six years ago, in July 1983. As a result, the 1980 Census provides only general estimates of the resident population and other demographic indicators. Moorpark's population has increased from a little less than 9,000 to approximately 25,000 during the past nine years, according to the 1980 Census and State Department of Finance. In 1984, the State Department of Finance, the agency responsible for official housing and population estimates, in California, began annual reporting for Moorpark. Those annual population estimates, which are summarized in Table 3, reveal that the population of Moorpark has more than doubled between 1984 and 1989.

Besides an absolute population increase, the City's relative share of sub-regional population growth also has grown during the past five years. The eastern Ventura County sub-region encompasses Moorpark, Simi Valley and Thousand Oaks. Between 1984 and 1989, Moorpark's share of the population included in these three cities increased to 10.9% from 6.3%. The complete details on sub-regional population growth are contained in Table 4.

A population forecast for the entire Ventura County area has been adopted by the Board of Supervisors with input from cities, the Local Agency Formation Commission and special districts. Table 5 provides a capsule summary of the population forecasts to the year 2010 for the Moorpark "growth" and "non-growth" areas. The "growth" area is defined as the area which is likely to become part of the City of Moorpark in the future. In the 20 years between 1990 and 2010, the Moorpark "growth" area is forecasted to support an additional population of approximately 24,000. The full details on the population forecasts are contained, as noted before, in Table 5.

3. Employment Trends

According to the projections developed by the Southern Association of Governments, the employment in Moorpark is expected to increase from 4,000 to 6,000 jobs between 1984 and 2000. The City's percentage share of all jobs in Ventura County is expected to decrease from 1.9% to 1.7% during this time period, however. Thus, employment growth is not expected to be a strong inducement to housing demand in the City of Moorpark.

TABLE 3
CITY OF MOORPARK: POPULATION TRENDS -- 1984-1989*

	<u>Population</u>	<u>Annual Increase</u>
1984**	11,583	
1985	14,034	2,451
1986	15,716	1,682
1987	17,533	1,817
1988	22,552	4,999
1989	24,912	2,360
Total Population Growth		13,309

* The City of Moorpark was incorporated on July 1, 1983.

** All dates refer to January 1st of each year.

Source: State of California, Department of Finance, Population Research Unit, Ventura County Population Estimates, January 1, 1984 to January 1, 1989.

TABLE 4
CITY OF MOORPARK: SHARE OF SUB-REGIONAL
POPULATION GROWTH -- 1984 TO 1989

	<u>1984</u>	<u>Percentage</u>
Moorpark	11,853	6.3%
Simi Valley	84,096	44.4%
Thousand Oaks	<u>93,377</u>	<u>49.3%</u>
	189,326	100.0%

	<u>1989</u>	<u>Percentage</u>
Moorpark	24,912	10.9%
Simi Valley	99,770	43.6%
Thousand Oaks	<u>104,378</u>	<u>45.5%</u>
	229,060	100.0%

Source: State of California, Department of Finance, Population Research Unit, "Ventura Population Estimates," January 1, 1984 to January 1, 1989.

TABLE 5
CITY OF MOORPARK: 1980 - 2010 POPULATION FORECAST
FOR THE GROWTH AND NON-GROWTH AREAS

	<u>Growth Area</u>	<u>Non-Growth Area</u>	<u>Total</u>
April 1980	8,054	670	8,724
1985	14,260	690	14,950
1990	23,020	750	23,770
1995	29,590	780	30,370
2000	35,740	810	36,550
2005	41,690	830	42,520
2010	47,080	860	47,940

Source: County of Ventura, 1980-2010 Population Forecast as approved by Board of Supervisors. Except for 1980, all forecasts are January 1 forecasts. Growth areas are generally larger than incorporated areas for cities. Year 2005 and 2010 to be used for guideline purposes only.

4. Share of Regional Housing Need

a. Article 10.6 Requirements

Under Government Code Section 65584 (a), regional planning agencies are responsible for determining projected housing needs, developed by regional councils of government, for all income levels. The projected housing needs must take into consideration the following factors:

- . Market demand for housing
- . Employment opportunities
- . Availability of suitable sites
- . Commuting patterns
- . Type and tenure of housing needs
- . Housing needs of farm workers

In addition, the distribution of housing need, pursuant to the state Housing Element law, must seek to avoid further "impaction" of jurisdictions with relatively high proportions of lower income households.

State legislation describes the content requirements of local Housing Elements. According to the State Housing Element legislation, "...a locality's share of the regional housing needs includes that share of the housing needs of persons at all income levels within the area significantly affected by a jurisdiction's general plan." (Government Code Section 65584 (a)). In addition according to that same section, "Each locality's share shall be determined by the appropriate councils of government consistent with the criteria" set forth by the State Department of Housing and Community Development. In the case of Moorpark, this appropriate council is SCAG.

b. Southern California Association of Governments (SCAG) Criteria

Definition of Need

"Existing" and "future" need are identified by SCAG every five years as required by the state housing law. "Existing Need" is defined as the number of lower income households currently overpaying for housing; that is, expending 30% or more of income on housing costs as of January 1, 1987. "Future Need" is defined as the number of additional housing units by income level that will have to be added to each jurisdiction's housing stock from July 1, 1989 to June 30, 1994 in order to:

- . Accommodate household growth
- . Compensate for demolitions and other inventory losses
- . Achieve 1994 vacancy rate that will allow the market to operate efficiently.

Definitions of Income Levels

Four income levels are identified in state law that must be considered in the Future Need calculations. These are:

- . "Very Low" -- less than 50% of the Ventura County median income
- . "Low" -- 50% - 80% of the Ventura County median income
- . "Moderate" -- 80% - 120% of the Ventura County median income
- . "Upper" -- more than 120% of the Ventura County median income

According to SCAG: *

Identification of Future Need for the higher income levels gives each jurisdiction an estimate of effective demand, or how much demand for housing there will be in the locality as a function of market forces. Future Need at the lower income levels is often largely latent demand, since such income levels, without subsidy or other assistance, are often ineffective in causing housing to be supplied. (emphasis added)

Avoidance of Impaction

The State housing law requires that in SCAG's allocation of future housing need by income level further "impaction," or concentration of lower income households, be avoided. Cities with a percentage of lower income households higher than the regional average are called "impacted" jurisdictions. The 1988 RHNA deals with the "avoidance of impaction" criteria by allocating reduced percentages of lower income and increased percentages of middle and upper income units to impacted jurisdictions, while doing the reverse to non-impacted cities.

RHNA Growth Rates

From the household growth projections contained in Table 6, the RHNA growth rates were constructed and these are shown on Table 7. The growth rate applied to the City of Moorpark (41.1%) substantially exceeds all of the other growth rates in Ventura County.

Additional research was completed to determine the actual growth rates experienced in Ventura County during the four-year period of 1985-1989. The figures are shown in Table 8. Moorpark's actual growth rate from 1985-1989, at 79%, is the highest for the cities in Ventura County. However, the growth rate of Moorpark has been decreasing slightly since passage of a growth control ordinance in 1986 (described in next chapter). The actual growth rate for Moorpark is expected to decrease further as the subdivisions exempted from the City's growth ordinance are built out.

* Regional Housing Needs Assessment December 1988

TABLE 6
VENTURA COUNTY
RHNA HOUSEHOLD GROWTH

<u>Jurisdiction</u>	<u>Total Jan. 1989 * (DOF)</u>	<u>Households July 1994 (FMA-4M)</u>	<u>Household Growth 7/89 - 7/94</u>
Camarillo	17,727	20,696	2,598
Fillmore	3,382	3,691	269
Moorpark	7,339	10,992	2,743
Ojai	2,916	3,151	112
Oxnard	38,570	42,477	3,341
Port Hueneme	6,810	7,456	540
San Buenaventura	35,742	39,652	3,507
Santa Paula	7,748	8,388	487
Simi Valley	29,845	34,581	4,132
Thousand Oaks	35,264	40,957	5,038
Unincorporated	<u>28,511</u>	<u>31,860</u>	<u>2,576</u>
County Total:	213,854	243,901	25,343

* Numbers given represent total occupied housing units.

Source: Southern California Association of Governments, 1988 Regional Housing Needs Assessment and Revisions to the RHNA (December 19, 1988).

TABLE 7
RHNA GROWTH RATES -- VENTURA COUNTY -- 1-88 TO 7-94

•	Camarillo	19.5%
•	Fillmore	10.5%
•	Moorpark	41.1%
•	Ojai	3.9%
•	Oxnard	11.4%
•	Port Hueneme	10.3%
•	San Buenaventura	13.0%
•	Santa Paula	6.3%
•	Simi Valley	18.4%
•	Thousand Oaks	19.0%
•	Unincorporated	14.5%

Source: Southern California Association of Governments, 1988 Regional Housing Needs Assessment and revisions to RHNA (19 December 1988).

TABLE 8
GROWTH RATES -- 1985 TO 1989

	1985	1989	Numerical Increase	Percentage Increase
Camarillo	16,070	17,727	1,657	10.3%
Fillmore	3,098	3,382	284	9.2%
Moorpark	4,099	7,339	3,240	79.0%
Ojai	2,841	2,916	75	2.6%
Oxnard	36,434	38,570	2,136	5.9%
Port Hueneme	6,418	6,810	392	6.1%
San Buenaventura	33,442	35,742	2,300	6.9%
Santa Paula	7,387	7,748	361	4.9%
Simi Valley	24,857	29,845	4,988	20.1%
Thousand Oaks	31,551	35,264	3,713	11.8%

Source: State Department of Finance, Housing Unit Estimates

c. Moorpark's Share of Regional Housing Need

Table 9, below gives the revised share of regional housing need as identified by SCAG.

TABLE 9
CITY OF MOORPARK: REVISED SHARE OF
REGIONAL HOUSING NEED 7-89 TO 7-94

<u>Income Group</u>	<u>Number</u>	<u>Percentage</u>
Very Low	444	16.2%
Low	515	18.8%
Moderate	707	25.8%
High	1,077	39.2%
	<hr/> 2,743	<hr/> 100.0%

Although the City of Moorpark has a growth limitation ordinance, there are exceptions for low and moderate housing. However, even with this exception there is still the need to subsidize affordable housing units. The need for subsidies has been noted by both SCAG and housing industry officials currently and in the past.

As shown below, the housing unit potential under Measure F combined with the dwelling units exempt and those approved with allotments exceeds Moorpark's total regional housing needs (2,743 units) as defined by the Regional Housing Needs Assessment.

Measure F allocations 270/yr. x 6 yrs. (1989-94)	1,620
Under Construction plus approved with allotment	459
Exempt units	<u>1,600±</u>
	3,679±

The total number of exempt units given above, was derived as follows: 1) Mountain Meadows Specific Plan units not yet constructed (1000±); 2) units which could be constructed on properties with existing zoning allowing residential dwellings with a minimum lot size of five acres per dwelling unit or greater (409±); and 3) dwelling units of senior citizen projects expected to be processed by the City in 1990-91 (191±).

The potential for providing the number of very low and low income units identified in Table 9 is discussed further in the Inventory of Suitable Sites discussion.

5. Energy Conservation in New Housing

Under current law, the Housing Element must include the following:

"Analysis of opportunities for energy conservation with respect to residential development." (Government Code Section 65583 (a) (7)).

In relation to new residential development, and especially affordable housing, construction of energy efficient buildings does add to the original production costs of ownership and rental housing. Over time, however, the housing with energy conservation features should result in reduced occupancy costs as the consumption of fuel and electricity is decreased. This means the monthly housing costs may be equal to or less than what they otherwise would have been if no energy conservation devices were incorporated in the new residential buildings. Reduced energy consumption in new residential structures, then, is one way of achieving more affordable housing costs when those costs are measured in monthly carrying costs as contrasted to original sales price or production costs. Generally speaking, utility costs are among the highest components of ongoing carrying costs.

The City will continue to enforce the State's energy conservation regulations on all new dwelling units. Special attention to energy conservation opportunities also will be given to any large-scale residential developments that may be proposed in the future.

III. RESOURCES AND CONSTRAINTS ANALYSIS

A. INTRODUCTION

This section of the Housing Element provides an inventory of resources and constraints relevant to addressing Moorpark's housing needs. Under present law, the element must include an inventory of resources and constraints as follows:

- . An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
- . Analysis of potential and actual governmental constraints upon the the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.
- . Analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land and cost of construction.

B. INVENTORY OF SUITABLE SITES

The City's residential land use categories and the acreage allocated to each category are described by the Land Use Element. The City of Moorpark consists of substantial undeveloped areas, although there is limited available land suitable for high density development. Basically, the majority of the remaining undeveloped land is in hillside areas, is zoned for single-family residential land use, and would be suitable only for providing more expensive housing due to grading costs and the need to extend utilities. The total number of residential units which could be constructed on undeveloped land with single-family residential, agriculture, and open space land use designations (based on the current Land Use Element) is approximately 2,175 units as of June 30, 1989.

As shown on Figure 2 (Potential Housing Sites), there are currently only six undeveloped sites, zoned and/or planned for multi-family development, that could reasonably be expected to be developed at a density that would allow for the greatest amount of affordable housing opportunity. Figure 2 identifies undeveloped properties planned and zoned for multi-family use as well as properties which have the potential to accommodate multi-family development (i.e., a General Plan amendment and zone change would be required). The intent in identifying properties which have the potential to accommodate multi-family residential development is to comply with the State Attorney General's opinion rendered in September 1987 regarding the scope of analysis for a site suitability analysis, and to show that the City has the capability to meet its share of regional housing need for low and very low income units.

Table 10 identifies that a total of approximately 58 acres is currently zoned for multi-family development, and Table 2 shows that there is a potential for approximately 120 to 142 acres to be zoned for multi-family development, if the General Plan Land Use Element is amended at some later point in time. To encourage the provision of low and very low income units, a policy has been added to this Housing Element which states that the City will encourage the provision of affordable low- and very low-income residential units by approving a density higher than 10.1 dwelling units (du) to the acre only when affordable housing is provided. No General Plan amendment/zone change application should be approved to allow a density higher than 10.1 du per acre unless a planned development permit and an affordable housing agreement are conditionally approved by the City.

Tables 10 and 11 show the number of units which could be constructed if the properties shown on Figure 2 are developed with very high density residential land uses. Based on the current General Plan land use designation for very high density, 10.1 to 20 du's/acre are allowed, with the average density given as 15 du/acre. Currently, the Land Use Element states that all residential subdivisions will develop at the average density of the designation.

TABLE 10

UNDEVELOPED PROPERTIES PLANNED FOR MULTI-FAMILY DEVELOPMENT

Site No.	Acreage	No. Units at 15 du/ac	No. Units at 15 du/ac + 25%*	No. Units at 20 du/ac**	No. Units at 20 du/ac + 25%*
1	15.14 ac	227	283	302	377
2	2.18 ac	32	40	43	53
3	8.8 ac	132	165	176	220
4	.29 ac	4	5	5	6
5	3.86 ac	57	71	77	96
6	27.5 ac	381***	476	550	687
Totals:	57.77 ac	833	1,040	1,153	1,439

* Unit numbers given are based on a 25% density bonus above the maximum number of units allowed by the zone.

** Unit numbers given would require the City to rezone identified properties to allow a maximum density of 20 du/ac. The Very High Density land use designation of the General Plan currently would allow 10.1-20 du/acre; however, under existing zoning, only a maximum of 15 du/acre can be constructed.

*** 381 units have been approved under the Specific Plan for the Mountain Meadows Community. Of this 381 units, 242 units would be provided on 18 acres (which equals 13.4 du/ac); and 139 units would be provided on 9.5 acres (which equals 14.6 du/ac).

TABLE 11
POTENTIAL MULTI-FAMILY HOUSING SITES

Site No.	Acreage	No. Units at 15 du/ac	No. Units at 15 du/ac + 25%*	No. Units at 20 du/ac**	No. Units at 20 du/ac + 25%*
1	2.0 ac	30	37	40	50
2	4.0 ac	60	75	80	100
3	5-7+ ac	75-105	93-131	100-140	125-175
4	20-30+ ac	300-450	375-562	400-600	500-750
5	35.4 ac	531	663	708	885
6	4.63 ac	69	86	92	115
7	7.59 ac	113	141	151	188
8	.23 ac	3	3	4	5
9	1.2 ac	18	22	24	30
10	10-20+ ac	150-300	187-375	200-400	250-500
11	17.5 ac	262	327	350	437
12	13.0 ac	195	243	260	325
<hr/>					
Totals: 120.55-142.55+ Acres 1,806-2,136+ Units 2,252-2,665+ Units 2,409-2,849+ Units 3,010-3,560+ Units					

* Unit numbers given are based on a 25% density bonus above the maximum number of units allowed by the zone.

** Unit numbers given would require the City to rezone identified properties to allow a maximum density of 20 du/ac. The Very High Density land use designation of the General Plan currently would allow 10.1-20 du/acre; however, under existing General Plan policy, only a maximum of 15 du/acre can be constructed.

Tables 10 and 11 also show the approximate number of units which could be constructed if the City allows a 25 percent density bonus based on 15 du/acre, the number of units allowed at the maximum 20 du/acre density, and the number of units which could be constructed if a 25 percent density bonus is allowed based on 20 du/acre. Based on the data contained in Table 10, there is a potential for the City to obtain up to 606± affordable units with no change in the General Plan Land Use Element. Based on the data contained in Table 11, there is a potential for a maximum of 1,424± additional affordable units to be constructed if the City revises the land use designation and zoning for the sites shown on Figure 2 as potential multi-family housing sites.

Potential multi-family housing sites numbered 3, 4, and 7, currently have a commercial land use designation, and the potential for amending the General Plan to allow only high density residential land uses is limited. Potential multi-family housing sites numbered 2, 5, 10, 11, and 12 are currently under consideration for a General Plan amendment, and the potential for very high residential development should be considered as part of the update process. All sites identified on Table 11 would require consideration and study to determine whether or not an increased density is compatible with the surrounding land uses and whether significant environmental impacts would result from increasing the allowed density of development.

C. GOVERNMENTAL FACTORS ANALYSIS

Local housing elements, according to State law, must contain an analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels. The potential and actual constraints included in this Element are:

- . Land Use Controls
- . Building Codes and Enforcement
- . Site Improvements
- . Fees
- . Local Processing and Permit Procedures

State law does not presume that these act as constraints in all jurisdictions. Rather, it calls for analysis of those regulatory factors over which localities have extensive influence to determine if any of them do in fact act as constraints to the maintenance, improvement, or development of housing. In addition to local policies and regulations, State and Federal laws may create housing constraints either directly or indirectly through requirements for compliance by local governments.

1. Land Use Controls

Districts zoned for residential use are summarized in Chart 1. Moorpark has nine zones that permit residential development. Uses permitted include single family dwellings, farm labor housing, guest houses, rest homes, boarding houses, multiple family dwellings and mobile homes. The current zoning ordinance encourages the development of a wide range of housing types. Development standards are not overly restrictive. It is not anticipated that existing standards would inhibit development.

CHART 1
RESIDENTIAL ZONING DISTRICTS

Zone	Residential Uses Permitted	Height of Main Building	Lot	Minimum Lot Areas Per Dwelling Unit
Agricultural Exclusive	Farm Labor Housing			Parking: 2-Car Garage 9'x20' Each Space
O-S Open Space	One-Family Dwellings Farm Labor Housing	25 Feet	10 Acres	10 Acre Min. Parking: 2-Car Garage 9'x20' Each Space
R-A Rural Agricul- tural	One-Family Dwellings Limited Farm Cottages, Guest Houses	25 feet, may be increased to 35 ft. but not more than 3 stories pro- vided each dwelling has 2 side yards of not less than 16 feet on each side.	1 Acre (43,560 Sq. Ft.)	1 Acre (43,560 Sq. Ft.) Parking: 2-Car Garage 9'x20' Each Space
R-E Rural Exclu- sive	One-Family Dwellings Limited Farm Cottage, Guest Houses	25 feet, may be increased to 35 ft. but not more than 3 stories provided each dwelling has 2 side yards of not less than 16 feet on each side.	10,000 Sq. Ft.	10,000 Sq. Ft. Parking: 2-Car Garage 9'x20' Each Space
R-O Single Family Estate	One-Family Dwellings	25 feet, may be increased to 35 ft. but not more than 3 stories provided each dwelling has 2 side yards of not less than 15 feet on each side.	30,000 Sq. Ft.	10,000 Sq. Ft. Parking: 2-Car Garage 9'x20' Each Space

Zone	Residential Uses Permitted	Height of Main Building	Lot	Minimum Lot Areas Per Dwelling Unit
R-1 One-Family Residential	One-Family Dwellings	25 feet, may be increased to 35 feet but not more than 3 stories provided each dwelling has 2 side yards of not less than 15 feet on each side.	7,000 Sq. Ft.	7,000 Sq. Ft. Parking: 2-Car Garage 9'x20' Each Space
R-2 Two Family Residential	One or Two Family Dwellings	25 feet, may be increased to 35 feet but not more than 3 stories provided each dwelling has 2 side yards of not less than 15 feet on each side.	7,000 Sq. Ft.	3,500 Sq. Ft. Parking: 2-Car Garage 9'x20' Each Space
R-P-D Residential Planned Development	One, Two & Multi-Family Dwellings Boarding & Lodging Houses	35 feet, may be increased provided that setback from property line adjacent to perimeter street is increased by 8' for each 10 ft. Is height above 25'.	As specified by permit.	As specified in units per acre by zoning. Example: R-P-D-10U permits 10 units per acre. Base zoning 30 dwelling units per acre.
T-P-D Trailer Park Development	Trailer Parks Mobile Homes	25 Feet	80,000 Sq. Ft.	Residential uses are permitted only for agricultural workers employed on the premises when the land is farmed.

2. Building Codes

The City of Moorpark has adopted Uniform Building and Housing Codes. These codes are model codes that regulate new construction and maintenance of existing housing.

3. Site Improvements

The California Subdivision Map Act (Government Code Section 66410 et. seq.) contains regulations and standards affecting residential site improvements. The exaction of requirements over and above State standards is allowed based on individual site conditions. For example, local governments may institute the requirements for roadway widening, installation of curbs, gutters, sidewalks, and construction of drainage improvements as conditions to permit approval. There is no single standard for determining improvement conditions for protecting public health and safety.

4. Fees

Moorpark's land development processing fee schedule is summarized on Chart 2. The fees charged by Moorpark can be considered typical for this area. In addition to processing fees, new development infrastructure fees are collected by various agencies. The City of Moorpark collects fees for roads and drainage facilities in conjunction with discretionary permit approvals such as subdivisions and planned development permits. Road area of contribution fees vary from \$2,228 per dwelling unit to \$3,228 per dwelling unit depending upon the area of the City where the project is located.

Prior to issuance of a building permit, the City collects fees for fire and police facilities, as identified below. The County of Ventura has adopted flood protection fees which the City collects prior to issuance of a building permit. The Moorpark Unified School District collects the school fee, and Ventura County Waterworks District No. 1 collects the water and sewer fee. New development infrastructure fees are listed below for single-family (SF) unit, multi-family (MF) unit, and mobile home (MH) unit.

	School	Fire	Police	Flood*	Water**	Sewer**
	8 (since 7-90)					
SF Unit	\$1.56/s.f.	\$120.70	\$83.58	\$506	\$635	\$2,500
MF Unit	\$1.56/s.f.	\$75.44	\$54.16	-0-	\$635	\$2,500
MH Unit	\$1.56/s.f.	\$73.55	\$55.54	-0-	\$635	\$2,500

* Flood control fees vary depending upon location of residence in City.

** Water and sewer fees can vary depending upon size of meter, size of property, etc.

CHART 2

CITY OF MOORPARK LAND DEVELOPMENT PROCESSING DEPOSIT SCHEDULE

PERMIT TYPE	FEE DEPOSIT *
1. <u>Planned Development</u>	
a. Mobilehome Park	\$1,440 (base) + \$7.20 per pad
b. Residential**	\$1,440 (base) + \$7.20
2. <u>Commercial Planned Development</u>	\$1,584
3. <u>Industrial Planned Development</u>	\$1,728
4. <u>Conditional Use & Open Space Use Permit</u>	
a. Residential and accessory uses thereto	\$1,152
b. Agricultural and accessory uses thereto	\$1,584
c. Commercial/Industrial/Institutional uses	\$2,016
d. Oil Drilling and Production	\$2,736
e. Quarries and Mining**	\$4,320
f. Waste Disposal/Treatment*	\$4,320
5. <u>Zone Change***</u>	\$1,800

* Final cost of processing will be computed upon actual time expended, (based upon the established hourly rates). If final cost is less than the deposit fee received, the unused portion of the deposit fee shall be refunded to the applicant. If final cost is more than the deposit fee received, the balance shall be payable by the applicant up to 75% of original deposit. If the cost of processing is expected to be more than the original deposit, plus 75% of said deposit, the City Council may approve the collection of an additional deposit as they deem appropriate.

** If a Residential Planned Development application is filed concurrently with a Tentative Tract Map, the deposit fee for the Residential Planned Development permit shall be reduced by 50%.

*** On any Zone Change application filed concurrently with a Tentative Tract Map and/or Residential Planned Development permit, the deposit fee for the zone change shall be reduced by 50%.

CITY OF MOORPARK LAND DEVELOPMENT PROCESSING DEPOSIT SCHEDULE

PERMIT TYPE	FEE DEPOSIT *
6. <u>Tentative Subdivision Maps</u>	
a. Tentative Tract Map	\$2,592 (base) + \$50.40 per lot or unit.
b. Tentative Parcel Map, Parcel Map Waiver or Conditional Certificate of Compliance.	\$2,016 (base) + \$72.00 per lot or unit.
c. Time extension of approved tentative tract map.	50% of current deposit fee
d. Time extension of approved tentative parcel map.	50% of current deposit fee
e. Parcel map reversion to acreage.	\$432.00 ***** (non-refundable)
f. Lot line adjustments.	\$360.00 ***** (non-refundable)
7. <u>Variance</u>	\$1,224
a. Existing single family residential	\$308
8. <u>Major Modification</u>	80% of current fee deposit
9. <u>Minor Modification</u>	20% of current fee deposit or \$288.00 whichever is greater
10. <u>Administrative Clearance</u>	\$288.00 ***** (non-refundable)
11. <u>Zone Clearance</u>	\$28.80 + \$2.88 per additional lot/unit ***** (non-refundable)
12. <u>Appeals</u>	25% of current deposit fee or \$432.00 whichever is greater
13. <u>Revocation</u>	50% of current deposit fee ***** (non-refundable)

**** In addition to permit deposit fee.

*****A non-refundable fee is a one time fee of a specified amount (flat fee), intended to account for the average cost of processing. Flat Fees cannot be refunded should the application be withdrawn.

CITY OF MOORPARK LAND DEVELOPMENT PROCESSING DEPOSIT SCHEDULE

PERMIT TYPE	FEE DEPOSIT *
14. <u>Violation Penalty</u> ****	100% of current deposit fee, not to exceed \$720 ***** (non-refundable)
15. <u>Environmental Impact Reports</u>	
a. Environmental Impact Report*****	\$2,880
b. Environmental Impact Report Supplement**	\$1,440
c. Special Consultants	Total prepayment of consultant's estimated cost, or acceptable bond. ***** (non-refundable)
16. <u>Land Conservation Act Contract - Agricultural Preserves</u>	
a. Applications	\$1,152
b. Cancellation	\$1,152
c. Portion Non-Renewal	\$1,152
17. <u>Sign Permit</u>	\$28.80 ***** (non-refundable)
18. <u>Landscape Plan Review & Inspection</u> *****	\$500.00
19. <u>General Plan Amendments</u> *****	\$1,440 (base) + \$7.20 per acre
20. <u>Planned Community</u> *****	\$1,440 (base) + \$14.40 per acre
21. <u>Xerox Copies</u> 8½" x 11" and 8½" x 14"	\$0.50 for 1st page + .26 cents per each additional page
22. <u>Condition Compliance Review</u>	100% of original filing fee

*****A non-refundable fee is a one time fee of a specified amount (flat fee), intended to account for the average cost of processing. Flat Fees cannot be refunded should the application be withdrawn.

*****Final cost of processing will be computed upon actual time expended (based upon the established hourly rates). If final cost is less than the deposit fee received, the unused portion of the deposit fee shall be refunded to the applicant. If final costs is more than the deposit fee received, the balance shall be payable by the applicant.

5. Processing and Permit Procedures

Processing time varies depending on whether the project conforms to the development standards of the respective zone, and whether all required materials have been submitted in a timely fashion. Another significant factor relating to processing schedules is whether an environmental impact report is required pursuant to the California Environmental Quality Act (CEQA).

Most discretionary actions involve an approval process that takes approximately six (6) to (12) months. All projects must go through a planned development review which involves the following steps:

1. File application form
2. Determine completeness of application (30 days)
3. Comment and review by public agencies (3-4 weeks)
4. Environmental determination (4-6 weeks)
5. Schedule for Planning Commission
6. Approval by City Council

Steps 2 and 3 are combined. Some staff time could be saved by establishing a set of standard conditions for residential projects.

6. Measure F

This section provides an assessment of the potential constraints, if any, posed by Measure F on the production of housing in Moorpark and the City's capacity to satisfy its "share of regional housing needs" as projected by the Southern California Association of Governments. Following is a brief explanation of Measure F. The discussion focuses on a comparison of the Moorpark growth management program to other similar ordinances in Ventura County; comparison of "market demand" for housing in Moorpark to the Measure F limit; current and future approved residential development in Moorpark compared to other cities in Ventura County; and, finally, long-range housing growth trends in the City's planning area.

a. Explanation of Measure F

Measure F, Initiative Ordinance Measure F 1986, established a Residential Development Management System for the City of Moorpark (minor amendments to Measure F were adopted in 1988). Section 10.04 of Measure F established "Annual Residential Development Allotments" which referred to the number of housing units to be constructed each year in the City with the following schedule:

- . Calendar year 1986 - a maximum of 400 dwelling units
- . Calendar year 1987 through December 31, 1988 - 250 dwelling units
- . Calendar year 1989 through December 1994 - 270 dwelling units

There are exemptions from the above-mentioned development ceilings, including "dwelling units of any low income or senior citizen projects funded or subsidized pursuant to the provisions of applicable federal, state or local laws or programs."

The provisions of Measure F are implemented through the procedures adopted by the City Council in Resolution No. 88-522. That Resolution enacts a development allotment procedure based in part on the assignment of point ratings for several criteria. One criterion is the inclusion of affordable housing in the residential development. Five (5) points are awarded to a 25% density bonus project providing housing for median income households and three (3) points are awarded for a 25% density bonus project providing moderate income housing.

The December 1988 amendments to Measure F were adopted by the City as a result of a lawsuit settlement agreement with the Building Industry. That agreement included increasing the number of development allotments for calendar years 1989 through 1994 from 250 to 270, and included a revision to the allotment procedure to allow unused allotments to be carried over to each ensuing calendar year until awarded.

In addition to the settlement agreement with the Building Industry, the City executed a separate settlement agreement with Urban West Communities (UWC) in July 1988 which exempted the 2,500-unit Mountain Meadows Planned Community (PC-3) from Measure F. The UWC agreement requires the City to issue up to 300 building permits each calendar year for the Mountain Meadows development, and allows UWC to receive the balance of unused permits in a later year. Approximately, 1,500 units have already been constructed in the Mountain Meadows PC-3 area.

b. Growth Management in Ventura County

Eight of ten cities in Ventura County have implemented residential growth management programs which limit the number of new housing units that can be constructed on an annual basis. The only two cities without such programs are: Port Hueneme, which has limited growth potential, and Oxnard, which has a potential for an additional 8,000 to 16,000 housing units. Given these circumstances, it can be assumed that no single City in Ventura County wants to accept more than its "fair share" of new housing development. To partially assess the "reasonableness" of the Moorpark Measure F, a comparison was made to other cities in Ventura County and their results are shown on the following page in Table 12.

As indicated by the table, one way to compare the various growth management programs is in relative terms, i.e., the number of new housing units allowed as a percentage of the existing inventory. Clearly, the City of Moorpark, which is a compact community, permits the highest percentage of new units in Ventura County. Even Oxnard,

which has an inventory of almost 40,000 housing units, has added only 1% to the stock during the decade of the 80s. Thus, given the growth management strategy throughout Ventura County, the Moorpark program is reasonable when the production targets are measured in relative terms.

TABLE 12
VENTURA COUNTY: GROWTH MANAGEMENT LIMITS
BY CITY -- 1988

City	Annual Limit (Units)	Number of Existing Occupied Units - 1989	% of DU's Allowed to Housing Stock
Moorpark	570*	7,339	7.77%
Camarillo	400	17,727	2.26%
Ventura	650	35,742	1.82%
Fillmore	61	3,382	1.80%
Simi Valley	500	29,845	1.67%
Santa Paula	124	7,748	1.60%
Thousand Oaks	500	35,264	1.42%
Ojai	16	2,916	0.55%

* 570 total units includes 270 units allowed by Measure F and 300 units allowed in the Mountain Meadows planned community based on the Urban West and City of Moorpark settlement agreement.

Source: Interviews with City staffs; review of local ordinances and policies; 1989 housing units per State Department of Finance annual estimates.

c. Housing Demand Absorption

Another way to assess whether Measure F is a significant constraint to meeting housing production needs is to compare annual limits to local and sub-regional absorption levels in Ventura County. The term "absorption levels" refers to "average weekly sales rates" and measures how fast new housing products in the County are absorbed or purchased. The absorption rates are measured in sales per week, not on an annual basis.

Information on housing demand absorption is available for Camarillo, Moorpark, Oxnard, Simi Valley, Thousand Oaks, and Ventura. The data are presented in detail in Table 13. For the 13 residential projects located in Ventura County in 1988, the total average weekly sales rate was 21.7 housing units. thus, over a period of 52 weeks, or one year, a total sales volume of 1,128 dwellings could be projected (i.e. $52 \times 21.7 = 1,128.4$). The total sales volume for Moorpark, calculated on the basis of two projects was 327.6 housing units during 1988. For

TABLE 13
HOUSING DEMAND ABSORPTION IN VENTURA COUNTY
FOR SINGLE FAMILY DETACHED HOUSING

1987

<u>Area</u>	<u>Number of Projects</u>	<u>Average Weekly Project Sales Rate</u>	<u>Total Weekly Sales Rate</u>
Thousand Oaks	4	1.22	4.88
Moorpark	3	1.68	5.04
Simi Valley	3	1.97	5.91
Camarillo	1	1.43	1.43
Oxnard	1	2.35	2.35
Ventura	1	1.00	1.00
Total:	13		20.61
Average Project Sales Rate:			1.585

1988

<u>Area</u>	<u>Number of Projects</u>	<u>Average Weekly Project Sales Rate</u>	<u>Total Weekly Sales Rate</u>
Thousand Oaks	5	1.02	5.1
Moorpark	2	3.15	6.3
Simi Valley	2	1.85	3.7
Camarillo	2	3.30	6.60
Total:	11		21.7
Average Project Sales Rate:			1.973

Source: First American Title Insurance Company, Residential Sales Survey -- Ventura County, September 1987 and August 1988.

the expressed housing demand to reach 500 housing units, a per project sales rate of 4.81 dwellings would need to be reached (for 2 projects). A figure which was not attained throughout the market area. Alternatively, the rate could remain the same and number of projects doubled to reach a total of 500.

Further examination of Table 13 shows that none of the cities included in the market area had a sales rate of more than 350 housing units per year. The absorption levels in Moorpark for single-family housing in 1987 and 1988 closely approximate the annual growth target established by Measure F. This comparison does not account for "condominium and planned unit developments." In the decade of the 80's these projects have not experienced good market success in Moorpark, with one project having an average weekly sales rate of .5 which translates to 26 sales per year.

d. Housing Development Trends

A third method of evaluating Measure F is in terms of the City's contribution to county and sub-regional development trends, particularly in terms of approved housing in current and future projects. Two market and development trend reports were consulted for purposes of this analysis: 1) Ventura County Market Bulletin prepared by the Continental Land Title Company and encompassing development trends through the fourth quarter of 1988 and 2) a residential sales survey completed in September 1987 and August 1988 by first American Insurance Company.

According to the December 1988 edition for the "Residential Market Summary", published in the Market Bulletin, the sales inventory is comprised of three parts:

Pre-Construction: Units offered for sale prior to construction, i.e., prior to the pouring of a slab foundation.

Under Construction: Units in all phases of construction, from the pouring of a foundation to 30 days prior to final inspection.

Completed: Units that are within 30 days of receiving the final approval inspection.

The county-wide completed unsold Inventory was 10 units as of December 1988. Forty-nine homes offered for sale prior to construction in Camarillo remained available for sale at the end of the fourth quarter of 1988. This is a decrease of 26 homes from the previous quarter's inventory of pre-construction homes. The under construction inventory accounted for 66% or 103 homes of the total available inventory (156 homes). Thus, the inventory of units offered for sale, but unsold increased slightly during the fourth quarter of 1988 rising, from 111 to 166. This is an increase of 49.5%. The data are summarized in Table 14.

TABLE 14
INVENTORY SUMMARY: VENTURA COUNTY -- DECEMBER 1988

Area	Completed	Construction	Construction	Total
Agoura*	6	4	0	10
Thousand Oaks	3	23	0	26
Moorpark	0	4	0	4
Simi Valley	1	12	0	13
Camarillo	0	43	49	92
Oxnard	0	21	0	21
Ventura	0	0	0	0
	10	107	49	166

* Not a part of Ventura County, located just east of Thousand Oaks.

Source: Continental Land Title Company, Bulletin -- December 1988, page 5.

The readily available housing inventory in Ventura County was 156 housing units in December 1988. The four housing units shown as under construction in Moorpark doesn't accurately reflect the current situation. As of June 30, 1989 it is estimated that there were over 200 single-family units under construction in Moorpark. Given the City's size, the Moorpark area contributes a rather large share of the available inventory in Ventura County.

Another study, conducted by First American Title Insurance Company, focuses on the future available housing supply in already approved projects, represented primarily by the proposed total units less the total units sold in these developments. The data are summarized below in Table 15 by type of project, single-family detached and attached, and by city. As of August 1988, there were an estimated 3,396 housing units in detached and attached projects in Ventura County; Moorpark's share of this future available inventory was 843 housing units or 24.8%.

The magnitude of future available supply is important information for purposes of interpreting the short-term impacts of the growth management programs in Ventura County. First, the available inventory is housing for future absorption. Based on a county-wide absorption rate of 21.7 sales per week, the single-family detached housing will be absorbed over a 2-1/2 year period (i.e., $2,860 \text{ housing units} \div 21.7 \text{ sales per week} = 131.8 \text{ weeks} \div 52 \text{ weeks/year} = 2.53 \text{ years}$).

The single-family attached inventory will be absorbed over about a 7-month period given an available future inventory of 536 housing units and a countywide absorption rate of 19.5 sales per week.

TABLE 15
VENTURA COUNTY: HOUSING UNITS REMAINING
IN APPROVED RESIDENTIAL DEVELOPMENTS

SEPTEMBER 1987

<u>Area</u>	<u>Single Family Detached</u>		<u>Single Family Attached</u>		<u>Total</u>	
Camarillo	289	(4)	0		289	(4)
Fillmore	0		1	(1)	1	(1)
Moorpark	1,015	(9)	140	(1)	1,155	(10)
Oxnard	120	(2)	573	(2)	693	(4)
Port Hueneme	0		40	(2)	40	(2)
Santa Paula	0		12	(1)	12	(1)
Simi Valley	269	(5)	63	(3)	332	(8)
Thousand Oaks	396	(6)	183	(1)	579	(7)
Ventura	543	(3)	108	(1)	651	(4)
	2,632	(29)	1,120	(12)	3,752	(41)

AUGUST 1988

<u>Area</u>	<u>Single Family Detached</u>		<u>Single Family Attached</u>		<u>Total</u>	
Camarillo	389	(6)	10	(1)	399	(7)
Moorpark	816	(3)	27	(1)	843	(4)
Oxnard	602	(5)	217	(2)	819	(7)
Simi Valley	415	(5)	48	(1)	463	(6)
Thousand Oaks	278	(3)	0		278	(3)
Ventura	240	(1)	234	(2)	474	(3)
Ojai	120	(1)	0		120	(1)
	2,860	(24)	536	(7)	3,396	(31)

Source: First American Title Insurance Company, Residential Sales Survey -- Ventura County, September 1987 and August 1988.

() represent number of projects.

In August 1988, the future inventory for Moorpark included 843 housing units -- 816 detached and 27 attached. The detached inventory will be absorbed over almost a three-year period given an average citywide weekly sales rate of 5.7 units (i.e., $816 \div 5.7 = 143.16 \div 52$ weeks/year = 2.75). The attached housing will be absorbed in less than a one-year period given the 1987 and 1988 trends which indicate an average weekly sales rate of 5.7 units. There is a substantial inventory of future sales housing already approved for development in the years ahead. The future available inventory is sufficient to meet expressed housing demand in Moorpark for an estimated three years(\pm).

e. Long-Range Housing Potential

Population forecasts and average households sizes to the year 2000 have been established for Ventura County and approved by the Board of Supervisors. The geographic areas covered by the forecasts are community "growth" and "non-growth" areas. The boundaries of the areas approximate those of the corresponding incorporated jurisdictions.

Application of the population and average household size forecasts yields a computation of the potential increase in the housing supply by area. As indicated by Table 16, the official population forecasts for Moorpark "growth area" reveal a potential increase in the housing supply between 1985 and 2000 of 8,083 housing units. Because the population forecasts are built on the framework of community general plans, the figures for Moorpark do not represent a realistic growth potential in the long-range. The contents of Measure F do not affect this long-range growth potential; rather it extends the time for its eventual realization.

f. Summary

Measure F has been reviewed in the text above in the following ways: 1) relative comparison to the other growth management programs in Ventura County; 2) housing units allowed in comparison to housing demand; 3) short-term future housing availability in the County; and 4) long-range housing growth potential in the Moorpark area. The City's annual limit is reasonable when the level of effort is measured in relative terms and compared to other cities in Ventura County. Expressed housing demand, measured in average weekly sales, approximates closely the annual limits set forth by Measure F. The City already has approved developments which project the future construction of 843 housing units, which, given the area's absorption rate, is a supply sufficient to satisfy expressed demand over a two-to three-year period. Finally, Measure F does not affect the long-range growth potential of the City but merely extends the years over which it will be reached.

TABLE 16
CITY OF MOORPARK: POSSIBLE INCREASE IN HOUSING SUPPLY BASED ON
COUNTY OF VENTURA POPULATION FORECASTS -- 1985 - 2000

	Growth Area	Non Growth Area	Total
1985 Population	14,260	690	14,950
Average Household Size	3.27	2.57	
Occupied Housing Units	4,361	268	4,629
Total Housing Units	4,450	273	4,723
2000 Population	35,740	810	36,550
Average Household Size	2.91	2.38	
Occupied Housing Units	12,282	340	12,622
Total Housing Units	12,533	347	12,880
Increase in Housing Supply 1985 to 2000	8,083	74	8,157

Source: County of Ventura, 1980 - 2010 Population Forecast, as approved by Board of Supervisors. County of Ventura, Population Per Dwelling Unit Ratio Projections, April 1980-2010. (These ratios were used as the average household size).

D. MARKET CONSTRAINTS

1. Introduction

This analysis includes a review of market conditions that impede households from securing housing within their economic means. The factors under review and analysis include:

- . Housing prices
- . Cost of land and construction
- . Financing availability

2. Housing Prices

The cost of rental and sales housing is dramatic throughout the county, particularly in the sunbelt region of which southern California is a major part. During the first quarter of 1988 the Market Bulletin reported the following:

Prices continued to increase during the first quarter because many projects opened new phases which reflected both pass throughs of cost increases and builder responses to intense local demand for new homes, particularly for luxury single family detached products. Due to a high demand for new housing in Ventura County, prices are expected to continue to rise.

a. Ventura County Trends

Listed below are several sales price indicators for Ventura County based on information supplied by Market Bulletin, including current and past prices.

<u>Housing Type</u>	<u>Average: 1st Quarter 1985</u>	<u>Average: 4th Quarter 1988</u>	<u>Median: 4th Quarter 1988</u>
Attached	\$100,000	\$173,985	\$160,000
Detached	\$168,500	\$371,319	\$355,000
All	\$146,000	\$260,921	\$245,900

Another sales survey, completed in August 1988 by First American Title Insurance Company, reported the following information for attached and detached housing units in the Ventura County area and for Agoura, located just east of the City of Thousand Oaks, in Los Angeles County.

	<u>SF - Detached</u>	<u>SF - Detached</u>
# of Projects	12	4
Total Units Sold	1,868	323
Average Sales Price	\$380,045	\$222,494
Median Sales Price	\$395,900	\$179,990

Although each survey reports different cost figures, they reveal that new sales/ownership housing is not within the reach of lower income households and most moderate income households. Housing price trends indicate that the cost of new attached sales housing, on a countywide basis, has increased by 74% and for detached sales housing by 120% since the first quarter of 1985.

b. Moorpark Trends

Housing prices in Moorpark are less than elsewhere in Ventura County. For the most part, the cost of new single-family detached housing in Moorpark is less than in the County as a whole. Table 17 reports on the basic price ranges of both detached and attached units sold when a survey was taken in August 1988. Once again, these costs are generally below the average or median price of new housing available in other cities in Ventura County. Consequently, in Moorpark, housing prices of new homes are a less severe constraint, and some housing may even be affordable by moderate income households.

TABLE 17
CITY OF MOORPARK: SALES PRICE DISTRIBUTION
OF HOUSING IN THE NEW HOME MARKET -- 1988

Single-Family Detached

<u>Project</u>	<u>Basic Price Range</u>	<u>Proposed Total Units</u>
Buttercreek Estates (Urban West)	\$295,000-\$460,000	283
Northview (Pardee)	\$190,000-\$270,000	313
Campus Hills Classic (Griffin)	\$167,990-\$199,990	247
Campus Hills Estates	\$220,000-\$292,000	237

Single-Family Attached

Tract 4095 (Ranch View Partners)	\$150,000	27
-------------------------------------	-----------	----

Source: First American Title Insurance Company, Residential Sales Survey -- Ventura County, August 1988.

3. Cost of Land and Construction

Three market constraints are mentioned in the State law: cost of land, cost of construction and availability of financing. Land and construction costs are uniquely tied to housing product types and often are best interpreted in terms of the concept "value ratio" which indicates the cost per square foot of living space. Data are summarized below on several indicators for three single-family projects in Moorpark as of August 1988.

	<u>Basic Price Range</u>	<u>Minimum Lot Size</u>	<u>House Size (Square Feet)</u>	<u>Value (per square foot)</u>
Project 1	\$295,000-\$460,000	6,500 sq.ft.	2,665-3,654	\$110.69-\$125.89
Project 2	\$190,000-\$270,000	7,000 sq.ft.	1,462-2,416	\$129.96-\$111.75
Project 3	\$167,990-\$199,990	5,000 sq.ft.	1,326-2,900	\$126.69-\$68.96

Based on this information, it appears that homes with square footages of 1,500 and suitably appropriate lot sizes in 1988 cost approximately \$190,000. Assuming a down payment of about 20%, an annual income of \$75,000± is necessary to afford a home with with a price of \$190,000.

4. Financing Availability

The financing of residential real estate has experienced wide fluctuations in terms of interest costs, terms, and treatment by Federal income tax laws during the past 10 to 15 years. In comparison to past years, the cost of financing the purchase of homes is fairly reasonable.

Concurrently with the fluctuations in interest costs and impacts of tax reform legislation, a wide variety of financing packages have become available. In September 1987, a survey was completed by First American Title Insurance Company of the type of financing offered in 28 residential developments in the Agoura area and Ventura County. Of these 28 projects, 24 only offered conventional financing; the remaining four projects had the following financing packages:

- . Conventional, FHA and VA
- . Conventional, FHA, VA and Bond (2)
- . FHA and VA

Three of the four projects in Moorpark offered conventional financing; one had a conventional, FHA, VA and Bond financing program.

In August 1988, a survey completed by First American Title Insurance Company identifies that for 16 residential developments in the Agoura and Ventura County area, all offered conventional financing only.

IV. PROGRESS REPORT

A. INTRODUCTION

Section 65583 of the California Government Code requires a housing element to consist of a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. Section 65583 also requires a program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element. Section 65588(a)(3) requires an evaluation of the progress of the City in implementation of the previously adopted housing element. The following discussion is intended to satisfy the requirements of Section 65583 and 65588(a)(3) of the Government Code.

B. 1986 HOUSING ELEMENT PROGRAM DESCRIPTION AND STATUS

The 1986 Housing Element included 23 action programs organized under goal statements according to their relationship to housing production, improvement and maintenance. Chart 3 consists of a progress report for the 1986 Housing Element action programs. For purposes of this progress report, the 1986 programs have been placed into one of five categories which more closely correspond to existing state housing law, as follows:

- . Housing Improvement
- . Housing Production
- . Housing Assistance
- . Removal of Governmental Constraints
- . Promotion of Equal Housing Opportunity

The progress report indicates the current status of each action program in the following terms:

- . On-going -- has become a regular aspect of the City's planning, development and management program.
- . Continued -- action programs which have been partially fulfilled, meet current unmet needs and will be retained for implementation.
- . Completion -- action programs which have been completed within the past two years and, therefore, do not need to be included in the future Five-Year Housing Program.
- . Deleted -- action programs which are unnecessary or unworkable and have not been included in the future five-year Housing Program.

CHART 3
PROGRESS REPORT: CITY OF MOORPARK HOUSING PROGRAM

<u>Program Category</u>	<u>Action Program Description</u>	<u>Current Status</u>
Housing Improvement	1. Provide informational brochure to residents regarding home improvement programs by the City. Increase community awareness of self-help and rehabilitation programs through outreach. Encourage community pride through neighborhood associations.	On-Going
	2. Explore and employ all feasible rehabilitation financing alternatives, including rehabilitation of substandard rental units through programs such as those offered by California Housing Finance Agency; programs to assist rehabilitation of owner-occupied housing; and the use of code enforcement where appropriate.	On-Going
	3. Continued code enforcement by appropriate City departments.	On-Going
Housing Production	4. Analyze employment trends in conjunction with county and regional efforts.	On-Going
	5. Review General Plan Land Use Element and Zoning Map annually to identify any inconsistencies in the two documents. Review land use and zoning designations with the purpose of increasing densities in areas where appropriate.	Continued
	6. Explore the feasibility of land banking sufficient parcels to offer an attractive package to residential developers, with negotiated reimbursement to the City upon completion.	On-Going

Program Category	Action Program Description	Current Status
	7. Study the feasibility and potential of mixed residential/commercial development in the downtown area, specifically reviewing designated zoning and available sites for housing development. When sufficient, re-zone sites or areas to encourage greater production of housing to meet expressed housing needs.	On-Going
	8. Encourage in-fill housing in a variety of types and locations through identification of vacant and/or underutilized parcels and promote development of such parcels.	Continued
	9. Review residential areas requiring capital improvements. They should be scheduled for funding allocation at earliest date to encourage private sector residential development.	On-Going
	10. Evaluate housing units under consideration for demolition, to determine rehabilitation potential and avoid unnecessary reductions to the housing stock.	On-Going
	11. Develop housing replacement plan to replace units removed from housing stock through demolition on a one-to-one basis, and minimize the period during which any lot may remain vacant, whenever feasible.	On-Going
Housing Assistance	12. Establish limitations on number of condominium conversions, in order to minimize losses to the rental market.	On-Going
	13. Offer density bonuses to developers proposing construction of purchase and rental housing for low and moderate income households, consistent with applicable state law.	On-Going

Program Category	Action Program Description	Current Status
	14. Explore manufactured housing to cut production costs.	On-Going
	15. Continue to use all federal and state funding sources for rental subsidy, such as Section 8 Existing Program, which currently provides 86 units of affordable rental housing to Moorpark families. Actively pursue other funding sources or other rental programs.	On-Going
	16. Explore possibility of adopting redevelopment agency and specific project areas which maximize use of increment funding for low and moderate income housing production.	Continued
	17. Study bonding authority legislation and consider merits for the development of rental and ownership housing.	Discontinued
	18. Use state and federal assistance to develop affordable housing for lower-income families.	On-Going
Removal of Governmental Constraints	19. Investigate a "fast track" permit processing system for application to developments which include housing affordable to low and moderate income households.	Continued
	20. Analyze relationship of available public facilities and services to sites suitable for residential development. Designate development sites, in which affordable housing is located, as priority areas to receive capital improvements.	On-Going
	21. Review site development standards, and critically evaluate design and development criteria which could add substantially to the cost of basic shelter.	On-Going

Program Category	Action Program Description	Current Status
Promotion of Equal Housing Opportunities	22. Promote equal opportunity in housing by avoiding economic segregation, and discrimination based upon age, sex, race, ethnic background and other arbitrary factors.	On-Going
	23. Review housing counseling programs such as those offered by the Commission of Human Concerns, and direct residents to appropriate agency.	On-Going

V.
HOUSING PLAN AND PROGRAM

A. FUTURE FIVE-YEAR HOUSING PROGRAM

The purpose of this Five-Year Housing Program discussion is to describe those actions and programs which the City of Moorpark will undertake to continue the maintenance, improvement and development of housing for all residents of the City. The described programs are to serve as a guide to proposed implementation of the City's primary goal of meeting identified housing needs. The following program information also reflects the City of Moorpark's good faith and diligent effort to provide housing pursuant to Government Code Section 65583(c). The programs included in this element focus upon housing improvement and maintenance, housing production, housing assistance, removal of governmental constraints, and promotion of equal housing opportunities.

Planning to achieve the type of community that the citizens of Moorpark desire requires the careful use of technical planning concepts. These concepts are described by terms that are in common use and have multiple meanings. Definitions and examples of these terms as they are used in this section of the Housing Element are stated below:

Goal: A goal is a broad statement identifying a major aspiration of a city. It describes a result in a way that is general and unmeasurable. An example would be -- "to provide for efficient and effective vehicular circulation in the City."

Policy: A policy is a specific statement committing the City to a clear course of action. An example would be -- "The City will require dedication and improvement of arterial highways in conjunction with discretionary approvals."

Objective: An objective is a specific end, condition or state that is an intermediate step toward attaining a goal. It should be achievable and, when possible, measurable and time-specific. An example would be -- "200 units by 1989."

1. Overall Community Goals

- . Adequate provision of decent, safe housing for all Moorpark residents without regard to race, age, sex, marital status, ethnic background or other arbitrary considerations.
- . Adequate provision of housing allowing maximum choice by type, tenure and location with particular attention to the provision of housing for the elderly, low and moderate income families, handicapped and other households identified as having special housing needs.

- . Encourage growth within the City through the identification of suitable parcels for residential development, changes in land use patterns and conscientious recycling of property to the highest and best use.
- . Developing a balanced residential community which is accessible to employment, transportation, shopping, medical services, governmental agencies and any other services needed for a well-founded community.

2. Housing Improvement and Maintenance Goals, Policies and Objectives

Goal #1:

Assure the quality, safety, and habitability of housing within the City of Moorpark, and assure the continued high quality and integrity of residential neighborhoods.

Goal #2:

Meet the needs of current residents of the City of Moorpark by upgrading affordable, low and moderate income units through improvement of existing housing units and promoting greater housing affordability.

Policies:

- . Continued monitoring and enforcement of code standards in residential neighborhoods.
- . Continued provision of City services designed to maintain the quality of the housing stock and the neighborhoods.
- . Continued programs to prevent housing deterioration and replacement of housing stock beyond repair.
- . Rigorous enforcement of zoning, building, and property maintenance ordinances.
- . Develop and implement a proactive property maintenance program that will identify areas within the City for code compliance.
- . Develop and implement programs and ordinances that will require owners of substandard housing to provide rental assistance and relocation assistance to tenants displaced as a result of City code enforcement programs.

Objectives and Scheduled Programs:

1. Program: Provide informational brochures to residents regarding home improvement programs by the city. Increase community awareness of self-help and rehabilitation programs through outreach. Encourage community pride through neighborhood associations.

Coordination Responsibility: Community Development Department.

Funding: CDBG funds and Redevelopment funds.

Objective: Under CDBG funded residential rehabilitation program, assist 17 low-income owner households and 6 low-income renter households; under redevelopment funded rehabilitation program, provide rebates to 10 owner households and 5 renter households for minor home repairs.

Implementation: Ongoing. Housing rehabilitation involves structural improvements to the existing housing stock by providing loans to low and moderate income people. The City has allocated \$25,000 of the 1989/90 CDBG funds for a housing rehabilitation program and has designated use of \$75,000 from the 1988/89 grant for housing rehabilitation. (This \$75,000 is available because the City had deferred implementation of 1988/89 CDBG projects.) In June 1989, the City adopted a Redevelopment Plan which proposes \$25,000,000 for housing programs over the next 45 years. The Redevelopment Plan for the Moorpark Redevelopment Project (Figure 1) identifies that approximately 240 residential structures need rehabilitation. Only a small amount of money is expected to be available over the next five years.

2. Program: Explore and employ all feasible rehabilitation financing alternatives, including rehabilitation of substandard rental units through redevelopment and programs such as those offered by California Housing Finance Agency, Community Development Block Grant (CDBG) programs, and the use of code enforcement where appropriate.

Coordination Responsibility: Community Development Department and City Manager's Office.

Funding: City general funds, CDBG funds, and Redevelopment funds.

Objective: Under CDBG funded residential rehabilitation program, assist 17 low-income owner households and 6 low-income renter households; under redevelopment funded rehabilitation program, provide rebates to 10 owner households and 5 renter households for minor home repairs.

Implementation: On-going. City has allocated CDBG funds for a housing rehabilitation program (refer to Program No. 1). City has adopted a Redevelopment Plan which identifies that approximately 240 residential structures need rehabilitation.

3. Program: Continue to use all federal and state funding sources for rental subsidy, such as Section 8 Existing Program, which provides affordable rental housing. Actively pursue other funding sources or other rental programs.

Coordination Responsibility: Ventura Area County Housing Authority.

Funding: None.

Objective: Increase rental subsidies to serve 19 low-income households in the following categories: 4 elderly, 11 small family and 4 large family.

Implementation: On-going. In February 1989, the Section 8 Existing Program provided 90 affordable rental housing units to Moorpark families.

4. Program: Evaluate housing units under consideration for demolition to determine reconstruction potential and avoid unnecessary reductions to the housing stock.

Coordination Responsibility: Community Development Department.

Funding: Redevelopment funds.

Objective: 8 units.

Implementation: On-going. Rehabilitation incentives discussed under Programs 1 and 2 should reduce the number of units proposed for demolition. The Redevelopment Plan identifies that there are eight residential structures in the redevelopment area which should be reconstructed to avoid demolition. Only a limited amount of redevelopment funds will be available over the next five years.

5. Program: Continued code enforcement by Community Development Department.

Coordination Responsibility: Community Development Department.

Funding: City funds.

Objective: Continue or improve quality of neighborhoods.

Implementation: On-going. The City has a full-time code enforcement officer.

3. Housing Production and Assistance Goals, Policies, and Objectives

Goal #1:

Assure that housing production maintains the integrity of its residential community and also meets its existing and projected housing needs.

Goal #2:

Assist in the development of adequate housing to meet the needs of low and moderate income households.

Goal #3:

Encourage regional cooperation in the development of shelters for the homeless.

Policies:

- . Review land use and zoning designations annually to ensure compatibility with current development patterns.
- . Encourage the provision of affordable low- and very low-income residential units by approving a general plan amendment/zone change for a density higher than 10.1 dwelling units to the acre only when affordable housing is provided. No General Plan amendment/zone change application should be approved to allow a density higher than 10.1 dwelling per acre unless a planned development permit and an affordable housing agreement are conditionally approved by the City.
- . Develop tracking system to identify vacant and/or underutilized parcels suitable for development of a variety of housing types.

- . Promote the development of well-designed, lower-income housing units with plans and programs developed and supported by the City Council and Planning Commission.
- . Allow mixed residential and commercial uses (upper units) where compatible.
- . Require residential developers to consider the City's adopted housing policies and programs and reference same within development proposals.
- . Balance employment opportunities with the provision of housing by balancing housing costs with income levels.
- . Utilize density bonus provision of State law (Sections 69515-69518 of the California Government Code) to encourage provision of very low and low income housing units to meet the City's share of regional housing need.
- . Continue use of federal and state subsidy programs to the fullest extent possible.
- . Maximize use of tax increment financing to provide funding for low and moderate income housing production.
- . Continue to financially support the Ventura County Homeless Revolving Loan Fund.
- . Work with the County of Ventura and neighboring cities to jointly identify suitable sites for additional shelters for the homeless.

Objectives and Scheduled Programs

1. Program: Analyze employment trends in conjunction with county and regional efforts

Coordination Responsibility: City staff in conjunction with the County of Ventura Planning Department and the Southern California Association of Governments.

Funding: City, County and SCAG for staff time.

Objective: Promote balanced employment and housing opportunities.

Implementation: Ongoing. The City is in the process of implementing a business registration program (effective as of June 24, 1989) which will allow the City to collect accurate, up-to-date employment information, and which will aid in the analysis of employment trends.

2. Program: Review General Plan Land Use Element and Zoning Map annually to identify any inconsistencies in the two documents. Review land use and zoning designations with the purpose of increasing densities in areas where appropriate.

Coordination Responsibility: Community Development Department.

Funding: City general funds and developer funding.

Objective: Revise densities to encourage development at highest and best use so as to meet City's housing goal of 2,743 units.

Implementation: Continued. In 1989, the City initiated a General Plan update which will involve updating the Land Use and Circulation Elements and also initiated preparation of a Specific Plan. Both of these projects are expected to result in increased residential densities.

3. Program: Study the feasibility and potential of mixed residential/commercial development in the downtown area, specifically reviewing designated zoning and available sites for housing development. When efficient, re-zone sites of areas to encourage greater production of housing to meet expressed housing needs.

Coordination Responsibility: Community Development Director.

Funding: City general funds for staff time.

Objective: Maximum utilization of limited available space to meet projected housing needs.

Implementation: On-going. The Moorpark Downtown Plan encourages increasing the density of residential development in some areas. Since the downtown area is within the designated redevelopment area, mixed residential/commercial development and/or greater production of housing may be encouraged.

4. Program: Encourage in-fill housing in a variety of types and locations through identification of vacant and/or underutilized parcels and promote development of such parcels.

Coordination Responsibility: Community Development Department.

Funding: City funds for staff time.

Objective: 400 units.

Implementation: Continued. Applications for two in-fill, multi-family residential projects were filed in 1989. If approved, these projects could result in a total of approximately 400 units.

5. Program: Review residential areas requiring capital improvements. They should be scheduled for funding allocation at earliest date to encourage private sector residential development.

Coordination Responsibility: Community Development Department and City Manager's Office.

Funding: City funds, CDBG and Redevelopment funds for staff time and improvements.

Objective: Neighborhood improvement.

Implementation: On-going. The Redevelopment Plan proposes an infrastructure program totaling \$40,200,000, and housing programs totaling \$25,000,000. One of the identified housing programs is a land write down "pool" and infrastructure assistance for new and replacement of low and moderate income and senior residential housing. It is expected, however, that only a minimal amount of redevelopment money will be available during the next five years.

6. Program: Develop housing replacement plan to replace units removed from housing stock through demolition on a one-to-one basis, and minimize the period during which any lot may remain vacant, whenever feasible.

Coordination Responsibility: Community Development Department and City Manager's Office.

Funding: Redevelopment funds.

Objective: See Program No. 2 under Housing Improvement and Maintenance.

Implementation: On-going. See Program 2, Housing Improvement and Maintenance.

7. Program: Explore manufactured housing and self-build projects to cut production costs.

Coordination Responsibility: Community Development Department.

Funding: City general funds or CDBG funds.

Objective: 113 units.

Implementation: On-going. City policy permits manufactured housing on all lots zoned for conventional single-family residential dwellings if the manufactured home is no more than ten years old on the date of application, and the unit will be placed on a permanent foundation system.

In regard to self-build housing projects, the City of Moorpark, State of California Community Development Department, Farmers Home Loan Administration, People's Self Help Housing Administration, and Cabrillo Economic Development Corporation have worked together to finance 62 units called the Villa Campesina Housing Project. Through this program, low and moderate income people have obtained interest free loans to purchase a house that they have spent at least forty hours a week helping to construct. These 62 units are expected to be completed in 1989. A similar project is Villa Campesina II, which has been initiated with a \$75,000 CDBG grant for site location, pre-development costs and land acquisition. Another \$25,000 has been set aside to help with land acquisition costs if a site is located in Moorpark. This project is expected to result in the construction of 51 units for low and moderate income people, using a similar self-build requirement.

8. Program: Adopt redevelopment plan to allow use of tax increment financing for low and moderate income housing production.

Coordination Responsibility: City Manager's Office.

Funding: City funds for staff time.

Objective: 200 units (over the 45 years of the Redevelopment Plan).

Implementation: Continued. Redevelopment Agency has been formed. A Redevelopment Plan for the Moorpark Redevelopment Project was adopted in June 1989. Figure 1 shows the redevelopment area.

9. Program: Use state and federal assistance to develop affordable housing for low- and very low-income families.

Coordination Responsibility: Community Development Department.

Funding: Grant funding.

Objective: 113 units (68 low income and 45 very low income).

Implementation: On-going. Community Development Block Grant funds will continue to be used for the development of new affordable housing units. As discussed under Program 7, there are 62 affordable units currently being constructed in Moorpark, and Villa Campesina II has been initiated with a \$100,000 grant for site location, pre-development costs, and land acquisition. A total of 51 units are proposed.

10. Program: Offer density bonuses, consistent with State law, to developers proposing construction of rental and ownership housing for very low- and low-income households.

Coordination Responsibility: Community Development Department.

Funding: City general funds or developer fees for staff time.

Objective: 846 units (447 low- and 399 very low-income units).

Implementation: On-going. Community Development Department will need to actively promote use of density bonus provision of State law to developers proposing to construct residential projects.

11. Program: Continue use of Affordable Housing Committee to promote the development of affordable housing.

Coordination Responsibility: Community Development Department.

Funding: City funds.

Objective: Promotion of affordable housing programs.

Implementation: Ongoing. The City of Moorpark's Affordable Housing Committee includes representatives from the City Council, Chamber of Commerce, Building Industry, Area Wide Housing Authority, and City staff. The Committee was initiated to provide recommendations to the City Council related to affordable housing programs.

12. Program: Continue to financially support the Ventura County Homeless Revolving Loan Fund and work with the County of Ventura and neighboring cities to jointly identify suitable sites for additional shelters for the homeless.

Coordination Responsibility: Community Development Department.

Funding: City general funds for staff time and contribution to Homeless Revolving Loan Fund.

Objective: Development of shelters for the homeless.

Implementation: On-going.

4. Removal of Governmental Constraints Goals, Policies, and Objectives

Goal #1:

Where appropriate and legally possible, remove unnecessary governmental constraints to the maintenance, improvement, and development of housing.

Policy:

- . Review City procedures and ordinances to determine if there are any existing governmental constraints to the maintenance, improvement, and development of housing which can be removed or minimized.

1. Program: Investigate a "fast track" permit processing system for application to developments which would provide affordable housing to low and moderate income households.

Coordination Responsibility: Community Development Department.

Funding: City general funds for staff time.

Objective: Fast-track processing for low and moderate income housing projects.

Implementation: Continued.

2. Program: Analyze relationship of available public facilities and services to sites suitable for residential development. Designate affordable housing sites as priority areas to receive capital improvements.

Coordination Responsibility: Community Development Department and City Manager's Office.

Funding: City general funds for staff time.

Objective: Assist very low- and low-income housing projects with infrastructure improvements.

Implementation. On-going. There are several potential funding sources for capital improvements including Redevelopment funds, CDBG funds, and developer funded Area of Contribution deposits for circulation system improvements.

3. Program: Review site development standards, and critically evaluate design and development criteria which could add substantially to the cost of housing.

Coordination Responsibility: Community Development Department.

Funding: City general funds for staff time.

Objective: Eliminate unnecessary conditions of approval which could add substantially to the cost of residential development projects.

Implementation: On-going. The Community Development Department should develop standard conditions of approval for residential projects which take into consideration the need to minimize the cost of housing. Low- and very low-income residential projects should receive special consideration in regard to design and development criteria.

5. Promotion of Equal Housing Opportunities Goals, Policies, and Objectives

Goal #1:

Promote equal housing opportunities.

Policy:

- . Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

Objectives and Scheduled Programs

1. Program: Promote equal opportunity in housing by avoiding economic segregation, and discrimination based upon age, sex, race, ethnic background, and other arbitrary factors.

Coordination Responsibility: Community Development Department.

Funding: City funds for staff time.

Objective: Equal housing opportunity.

Implementation: On-going.

2. Program: Review housing counseling programs such as those offered by the Commission on Human Concerns, and direct residents to appropriate agency.

Coordination Responsibility: Community Development Department.

Funding: City funds for staff time.

Objective: Equal housing opportunity.

Implementation: On-going.

B. FUTURE FIVE-YEAR PROGRAM SUMMARY

1. Housing Stock Improvement

a. Demolition of Substandard Housing

The condition of the majority of the City's existing housing stock and the wide availability of vacant land in the City of Moorpark for residential development makes it highly unlikely that the demolition of standard residential units will occur.

The recently approved Redevelopment Plan for the Moorpark Redevelopment Project identifies that there are eight residential structures within the redevelopment area which are candidates for demolition. Based on the Redevelopment Plan data and the number of permits issued for demolition of housing units within the City of Moorpark since incorporation in 1985, it is expected that no more than eight substandard units would be demolished during the 1989-1994 period. After redevelopment funds have had a chance to accululate, dilapidated structures are proposed to be reconstructed to avoid the loss of residential units. The Redevelopment Plan allocates a total of \$25,000,000 over 45 years for housing programs.

b. Residential Rehabilitation

Federal CDBG funds will be used to develop and implement a residential rehabilitation program. The program will be designed to provide low interest loans to upgrade and improve substandard ownership housing. It is expected that the program will assist 17 low-income owner households and 6 low-income renter households. The minimum and maximum loan requirements will be established by the Community Development Department to determine eligible households.

In addition to CDBG funds, a Redevelopment Plan was approved in June 1989, which would provide \$25 million over 45 years for housing programs, including rehabilitation and reconstruction. The Redevelopment Plan for the Moorpark Redevelopment Project identifies that there are 240 residential units in the City which require rehabilitation; 8 of these units are candidates for demolition. Only a limited amount of redevelopment funds will be available for housing rehabilitation in the next five years. The City may be able to use redevelopment money to fund a home improvement rebate program which would provide rebates to eligible homeowners, up to pre-established limits, for home repairs. This program would be expected to serve 10 owner households and 5 renter households over the next five years.

c. Single-Family Residential Rehabilitation

Eligibility for this program will be limited to single-family households with gross family incomes at or below the 80% of the area median income. Rehabilitation assistance to households residing in multi-family structures will be limited to units where 51% of the units are occupied by low to moderate income households, based upon the 80% of area median income. With regard to owner occupied units, the City expects to rehabilitate 5 units during the first year; 1 elderly, 3 small family and 1 large family. Twelve units would be provided with rehabilitation assistance in the second and third years (6 units each year). Rental unit rehabilitation assistance will be provided for 2 units during the first year: 1 small family and 1 large family. During the second and third years, rental unit rehabilitation assistance will be provided to upgrade 4 units.

2. Housing Production

a. General Plan Guidelines

The City's housing production program encompasses the policies, programs and strategies included in the Land Use Element and Measure F. There is enough capacity with existing zoning and units allowed under Measure F to accommodate Moorpark's "share of regional housing need."

b. Density Bonus/Incentive Program

A density bonus program will provide cost saving inducements to developers to provide affordable housing in new developments. Developers who provide ownership and rental housing or who provide a set aside of ownership and rental housing for low and moderate income households would qualify for bonus incentives. Under this program, maximum density allowances would be increased by a predetermined formula. The density bonus and incentive program is expected to provide a total of 846 low- and very low- income level housing units (444 very low and 515 low income).

3. Housing Assistance

a. Rental Assistance

The City of Moorpark will pursue a cooperative agreement with the County of Ventura Housing Authority to obtain Section 8 Existing Housing Certificates for City residents. This rental subsidy program is expected to serve 19 low-income households in the following categories: 4 elderly, 11 small family and 4 large family.

All households assisted under this program must meet the Section 8 very low-income guidelines as prescribed by HUD. The City anticipates that a total of 19 households will be assisted through the existing Section 8 program over the three-year period. During the first year, the City expects that rental subsidy assistance will be provided to 6 households: 1 elderly, 4 small family and 1 large family households. The remaining 13 households are expected to be served during the second and third year of the Housing Assistance Plan.

b. Homeowner Assistance

The City has been a participant in the Small Cities Community Development Block Grant (CDBG) program since 1985, and has utilized these funds for the development of new affordable housing units. A combined effort including the City, the State of California Community Development Department, Farmers Home Loan Administration, People's Self Help Housing Administration, and Cabrillo Economic Development Corporation (CEDC), have worked together to finance 62 units called the Villa Campesina Housing Project. The City, through the State, and Farmers Home Loan have loaned low- and very low- income people money to allow them to move into a house that they have spent at least 40 hours a week to help construct. These are three and four bedroom units, and the loans are interest free, and extend for up to 25 years if the family remains eligible under the Section 8 Health and Safety Code criteria. This grant ended in 1988, and the houses will be near completion by January 1990. The CDBG assisted down payments resulted in purchase prices of approximately \$60,000.

The City is currently a participant in the Urban County CDBG entitlement program as administered through the County of Ventura. Since 1986, 50% of these funds have been allocated for homeowner assistance. Villa Campesina II, through CEDC, has been initiated with a \$75,000 grant for site location, pre-development costs, and land acquisition. An additional \$25,000 has been allocated to help with land acquisition costs if the project is located in Moorpark. This project will follow a similar format to the Villa Campesina I project, in that it will be a self-build project. A total of 51 units are proposed for low- and very low-income families.

Although specific plans are still being developed, the City is proposing to use the Urban County CDBG funds to support an equity share program for 3 new home buyers in the community. The City has also allocated \$5,000 towards a County program called Networking for Housing in Ventura County. This program is designed to create a pool of funds to be loaned to developers for the pre-development costs associated with new affordable housing units through the area.

The Urban County CDBG program allows cities, like Moorpark, to participate as long as funds are available. The CDBG program has already contributed \$730,000 towards homeowner assistance. Based on past practice, it can be anticipated that 50% of subsequent funding (average of \$120,000 total grant per year), will be allocated for future homeowner assistance programs, or to increase the services established in the existing projects.

Other future homeowner assistance programs will be a part of the Redevelopment Plan to be adopted prior to the 1989-90 fiscal year. The Draft Redevelopment Plan has budgeted \$25,000,000 towards the rehabilitation of 240 homes, the demolition and reconstruction of 8 homes, and a "land write down pool" for low and moderate senior residential housing. Additionally, State law requires that 20 % of the projected \$120,000,000 be allocated for affordable housing assistance over the 45-year span of the Redevelopment Plan.

c. Homeless

Although there does not seem to be an unmet need for homeless shelters in Moorpark, a regional problem does exist. The Ventura County Homeless Revolving Loan Fund was organized in July 1986, and began formal operations in September 1986, to deal with the problem of homelessness.

The fund operates under the auspices of the Commission of Human Concerns, who furnish staffing and fiscal services at no cost to the program. The fund has provided direct financial assistance to 39 families and has made loan commitments to an additional 17 families. The financial assistance is in the form of loans to cover associated rental and move-in costs up to \$1,500 and is required to be paid back within 24 months. As of yet, no money has been distributed to Moorpark residents. In 1988, the City of Moorpark contributed funds to assist the County Homeless Revolving Loan Fund.

As regional growth continues, it is anticipated that the homeless problem will become more severe. The following policies have been included in this Housing Element:

- . Continue to financially support the Ventura County Homeless Revolving Loan Fund.
- . Work with the County of Ventura and neighboring cities to jointly identify suitable sites for additional shelters for the homeless.

Community Development Block Grant funds can be utilized to assist relief organizations in meeting regional needs of the homeless population. Working together with neighboring communities, sites can be explored for emergency shelters that are appropriate in zoning, infrastructure and utilities to accommodate a number of people equivalent to the unmet need within those jurisdictions.

C. SUMMARY OF PLANNING OBJECTIVES

The Housing Element's numerical objectives include the following:

- . Rehabilitation and repairs to 27 low-income owner occupied housing units and 11 renter occupied housing units.
- . Provision of 19 affordable housing units under the provisions of the Section 8 rental assistance program.
- . Development of 113 new housing units for very low and low income households using grant funding (68 are proposed to be low-income units and 45 are proposed to be very low-income units).
- . Development of 846 low and very low income residential units through use of the density bonus provision of State law (447 are proposed to be low-income units and 399 are proposed to be very low-income units).



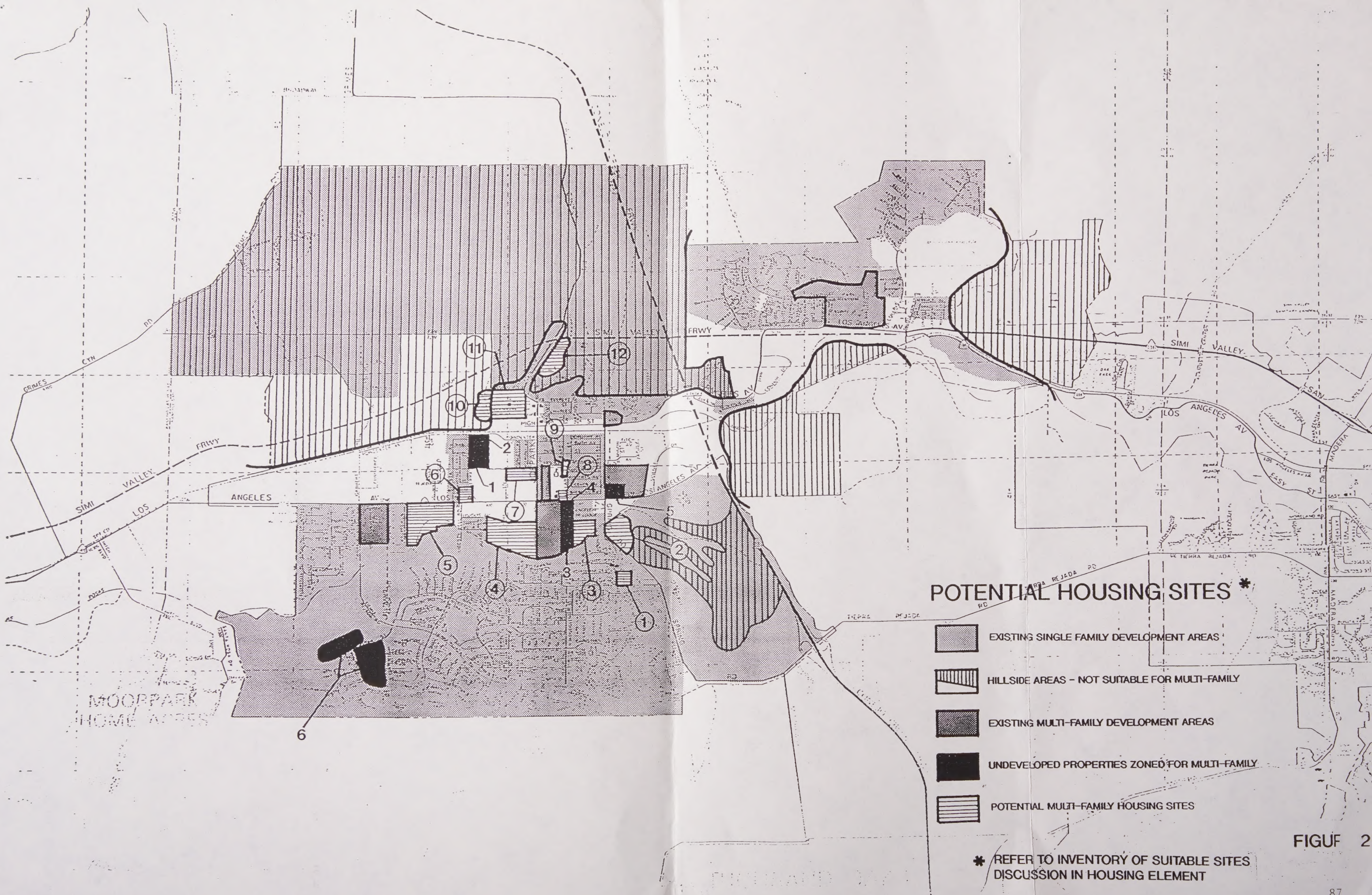


FIGURE 2

U.C. BERKELEY LIBRARIES



C101694306

